

A Housing Policy

By

John S. Nettlefold

To which is added

A Lecture on

Housing Reform

Delivered in the Town Hall Birmingham

Wednesday March 28 1906

Birmingham

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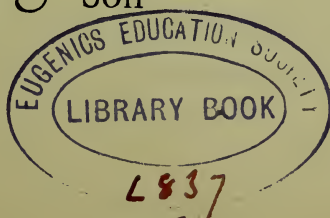
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A Housing Policy

By JOHN S. NETTLEFOLD.

CHAPTER I.

INTRODUCTORY.

It must be clearly understood that the Housing Committee of the Birmingham City Council is in no way committed to all or any of the views expressed in the following pages. I have simply endeavoured to put on paper the results of my theoretical and practical study of this important and complicated problem, in the hope that others interested in this and in kindred questions may find suggestions here and there that will be of service to them in their efforts for sound social progress.

I wish to thank very sincerely all those who have contributed to the information contained in this pamphlet, and I have endeavoured to give my authority in every instance where quotations are made from the sayings or writings of others. I also wish to thank that numerous army of official and unofficial workers for Housing Reform, who, combined by a common desire to work for the public good, steadfastly supported and assisted the Birmingham City Council Housing Committee at a time when their policy and work was not so popular as it now is. An attempt to mention them all by name would take too long, and might result in the unintentional omission of some one who has justly earned the gratitude of all disinterested social workers.

There are some who deal with the Housing problem as if it would be disposed of by the erection of houses by Local Authorities. I think this will hinder and not help the solution of the problem ; but whether I am right or whether I am wrong, it will at any rate be admitted by careful thinkers that a very great deal requires to be done in other directions before we arrive at the happy state of things for which housing reformers are striving. The Housing Problem is something much bigger than a mere question of good sanitation.

The housing conditions in any town, district, or country, act and re-act on so many other conditions, moral and intellectual, social and industrial, that it is impossible to arrive at a sound conclusion on the question before us without taking into consideration all the kindred questions with which the Housing Question is so intimately connected.

An effort will be made in the following chapters to deal with these kindred questions so far as and no further than they affect the Housing Problem.

If here and there the references to these kindred questions arouse interest in my readers, and a desire for more details on any special point, then the list of books of reference at the end of this little volume will tell inquirers where to look for what they want to know.

In the next chapter, "Conditions in Birmingham," will be found a short history of what has been done in Birmingham during the last thirty or forty years.

Chapter III. shows how Municipal House Building will hinder and not, as some think, help the solution of the Housing Problem. Chapters IV. and V show what can be and in some cases has been done by Parliament, Local Authorities and Local Magistrates, and Chapter VII. is a summary of suggestions for improving the present most unsatisfactory state of affairs. Chapter VI. gives some particulars of the German method of dealing with the question.

CHAPTER II.

CONDITIONS IN BIRMINGHAM.

Our most convenient starting-point is the inception of the Birmingham Improvement Scheme in 1875. Under this a large amount of old and dilapidated property was demolished and new streets cut, on either side of which ground rents have been created by the Birmingham Corporation, which have already gone a long way towards making the scheme self-supporting.

Under this scheme 653 working men's houses at low rents were demolished, and at its introduction an undertaking was given that, if necessary, satisfactory houses would be erected by the Corporation to take the place of those destroyed. At the same time it was clearly intimated that it would not be possible to provide decent dwellings at anything like the weekly rents of the disreputable and insanitary hovels that were to be destroyed.

In 1884, an Artisans' Dwellings Inquiry Committee was appointed by the City Council.

Sufficient time had now elapsed to enable this Committee to ascertain what effect the wholesale destruction of small houses had had on the total supply of housing accommodation in the city.

After a most exhaustive inquiry they reported to the Council on June 3, 1884 :—

1. "There is adequate dwelling-house accommodation for the artisan and labouring classes within the borough."

- 2 "The dwelling-house accommodation for the artisan and labouring classes within the borough is, generally speaking, in a fairly sanitary condition, and overcrowding does not exist to any great extent."

This report came as a great surprise to a large number of people, but was not so surprising to those acquainted with the law of "supply and demand."

The moment the City Council, by wholesale demolition under the Improvement Scheme, prevented the use of cheap and insanitary hovels, the demand for a better house was created, and, as always happens when artificial restrictions are not imposed, the supply was met by natural causes.

It is true that working men had to pay rather more house rent per week, but the result of a general inquiry into the circumstances was to show that Birmingham working-men as a whole were better off under the new régime of more sanitary houses at a rather higher price than they were under the old régime of *laissez faire*. A comfortable sanitary house increases the earning capacity of the tenant and makes him less inclined to go out in the evenings and waste what he has earned during the day.

The same result was experienced in Glasgow. Mr. Archibald Kerr Chalmers, Medical Officer of Health, Glasgow, says in his evidence before the Glasgow Municipal Housing Commission, 1903: "Associated with the rapid displacement in the '70's there was quite a rapid increase in the kind of building that the people required. It seems to me that in the past you have associated with times of huge displacement, times of huge provision."

The housing conditions in Birmingham were by no means perfect in 1884, but they were a great deal better than they had been, and there was no shortage of housing accommodation. In spite of the conclusions of the Committee of Inquiry two small blocks of houses, one of twenty-two tenements in Ryder Street, and another of eighty-one tenements in Lawrence Street, were erected by the Corporation. The erection of these tenements has not helped the solution of the housing problem in Birmingham; many think it has been a hindrance to permanent progress.

Taking into account the cost of the land and all other charges, the Ryder Street houses are a charge on the rates to the extent of approximately 2s. 8d. per house per week, and the Lawrence Street houses are a charge on the rates of approximately 1s. 3d. per house per week.

These figures can be verified by reference to the official accounts.

The rents of these houses are far beyond the means of the poorest class which was dispossessed by the Improvement Scheme.

The result of these two experiments has therefore been to tax the many in order to benefit the few, and yet even the few are not really benefitted, because when the houses are examined and the rents compared with those of similar houses provided by natural causes, it is found that the tenants of these Corporation houses are paying quite as much rent as the houses are worth. (At the Council Meeting on June 6, 1905, a member of the Council conversant with the management of these houses admitted that they were over-rented.) This being so it will be easily seen that while nobody is benefitted by the Corporation owning these houses, the whole body of ratepayers is taxed to support a municipal undertaking which is a commercial failure.

The next experiment in Corporation house building was what is known as the Milk Street Scheme. An insanitary area of 4,030 yards—with sixty-five dwelling-houses, and a few workshops—was condemned, bought up by the Corporation, and the buildings demolished under Part I. of the Housing of the Working Classes Act, 1890.

Some opposition was offered to the scheme on the ground that “the Council had abundant powers to obtain orders for the closing of insanitary buildings without buying them, and that if the Council showed a disposition to buy unhealthy areas without making an effort to get them put in order at the expense of the owners, they would be offering a premium to landowners to neglect their property, and to sweating leaseholders to buy up the tail ends of leases in order to sell to the Corporation.”*

Subsequent experience has proved Councillor Bradley and Alderman Lawley Parker, who led this opposition, to have been right in their surmises. Property-owners were handsomely rewarded for owning bad property.

The sixty-one cottages built in place of those destroyed are an approximate charge on the rates of 2s. per tenement per week, and all evidence goes to show that the class inhabiting these tenements is not the class which inhabited the tenements that were destroyed.

It is only fair to point out that the plan of building adopted on the Milk Street area was generally applauded as furnishing an original, ingenious and well-considered model. But it is by no means clear that the same model might not have been provided by natural causes if individuals outside the Council House, willing to provide housing accommodation, had been helped instead of hindered in their efforts to meet the demands of the working classes for good cheap houses.

During all this time very little was done outside the area dealt with under the Improvement Scheme in the way of what is shortly described as “the mending or ending of small houses in the city that are unfit for human habitation.”

* See History of Birmingham Corporation (volume iii., p. 360).

It is true that a large number of minor repairs were carried out by the Health Committee under the Public Health Act of 1875, but in the words of an important Corporation official engaged in the work, "houses put right in this way were nearly always as bad as ever in twelve months' time, and had to be once more dealt with." The bad houses were not thoroughly and permanently repaired, and the property-owners complained of being continually harassed. Efficiency was not obtained, and no one concerned was satisfied with the state of affairs.

Part II. of the Housing of the Working Classes Act, 1890, which gives considerable powers for mending or ending bad houses, was very little used, because, in spite of the experience obtained from the Improvement Scheme, it was feared that a drastic use of these powers without the concomitant erection of Corporation houses would result in unhousing the people whom it was desired to help.

The Health Committee reported to the City Council on July 30, 1901: "To undertake this work while the present lack of housing accommodation in the city continues is a course your Committee could not recommend, and would lead to overcrowding in neighbouring areas, to increased rents, and generally would accentuate the evils which your Committee are anxious to remove, and be a hardship to the very class whom it is most desired to help."

The effect of this was that in 1901 a great many of the poorer inhabitants of the city were living in houses totally unfit for human habitation, and the death-rate of Birmingham compared very unfavourably with that of other large cities. This was the more unsatisfactory in view of the fact that in the '70's and early '80's Birmingham's death rate had fallen as the result of the great Improvement Scheme, and also in view of the fact that in the opinion of Dr. Hill, the Medical Officer of Health from 1873 to 1903, Birmingham was well situated from a sanitary point of view, owing to the general nature of her soil and to the hilly contour of the land on which the city is built.

This state of affairs led several members of the City Council to advocate the appointment of a special Committee that should have under its control everything concerning the housing of the working classes, so that the Housing Problem should be dealt with as a whole by one Committee instead of being divided between two Committees as it was at that time. Part I. of the Housing of the Working Classes Act, 1890, was delegated to the Estates Committee and Parts II. and III. to the Health Committee. It must be remembered that when the Housing Committee was appointed their powers were so restricted that the Housing Problem, instead of being put entirely under one Committee, was divided between three Committees, making the position more involved than ever. The work of the Housing

Committee, already sufficiently difficult in that it had a problem to solve which has so far baffled everyone who has attacked it, was thus unnecessarily made immeasurably more difficult. It was argued by the advocates of the restriction of the Housing Committee's powers that these could be extended as soon as the Housing Committee had shown its usefulness and obtained the Council's approval of its work. The Committee's work has been repeatedly approved by substantial majorities of the City Council, and yet the powers of the Committee have not been extended for fear of offending the *amour propre* of another Committee. This is exactly what the supporters of the Housing Committee prophesied would happen. Housing reform in Birmingham has been seriously hindered by this unfortunate state of affairs. Even now the Housing of the Working Classes Act is referred to the Housing Committee, and the Milk Street houses built by the Corporation under the powers of that Act are managed by another Committee. One would not have thought such topsy-turvydom could exist in England outside a Gilbertian opera.

On February 11, 1901, a motion for the appointment of a Housing Committee was moved by myself and seconded by Councillor Philip Bates. The question was discussed at some length, and the notice of motion withdrawn, by leave of the Council, on a more or less definite understanding that a Housing Committee would be appointed in the following November.

In June of the same year a joint report from the Health and Estate Committees was presented to the City Council, advocating the erection by the Corporation of self-contained tenements on what is known in Birmingham as the Bordesley Green site, and also of a block of flats on what is known as the Potter Street site. The consideration of these proposals was deferred, pending the appointment of a special Housing Committee. This debate resulted in the most important as well as the most narrowly won victory for housing reform in Birmingham (the voting was 32 to 30).

The attempt to show that a Housing Committee was not necessary had failed ; on the contrary, its appointment had been ensured, although the appointment was delayed until the following November. Housing reformers now set to work to do what they could to counteract the waste of time due to the party of obstruction. The great point was to increase as far as possible the supply of good cheap houses in the city. One of the chief obstacles to this was the excessive stringency of some of the byelaws, which increased the cost without increasing the efficiency of the houses built. Steps were therefore at once taken to get the byelaws altered, in accordance with practical common-sense. After six or twelve months' continual pushing this most desirable object was attained.

On October 10, 1901, an area situated in St. Lawrence's parish was, on the representation of twelve ratepayers, reported to the Estates Committee by the Medical Officer of Health as being an area that ought to be dealt with under part 1 of the Housing of the Working Classes Act, but in view of the approaching appointment of a special committee, no recommendation concerning this area was made to the City Council by the Estates Committee.

The representation was forwarded to the Housing Committee as soon as they were appointed, and the first business of the new Committee was to examine the unsatisfactory state of affairs which was said to exist. Plans were prepared, a number of visits were paid to the area itself, and several consultations took place between the Committee and the Medical Officer of Health.

In March, 1902, the Housing Committee reported the result of their investigations to the City Council, and recommended that the area should be dealt with under Part II. of the Housing of the Working Classes Act.*

They pointed out that whereas the procedure under Part I. of the Act entailed very considerable delay and expense to the city in law charges and compensation to property owners for owning insanitary houses, which compensation ought really to be borne by the property owners themselves, the City Council would under Part II. of the Act be able—

1. To get to work at once.
2. To save the City unfair and unnecessary expense.
3. To pay compensation to property owners wherever it was fairly due for the removal of obstructive buildings, which interfered with the light and air necessary to the health of those living in the surrounding houses.

This recommendation being approved by the Council, the work of reform was immediately put in hand, but unfortunately representations of houses unfit for human habitation did not come in as quickly as might have been expected from the original report of the Medical Officer of Health of October 8, 1901, in which he says, "Most of the houses are old, dark, dirty, and in bad repair. Owing to the want of dampcourses in the walls, to the fact that the quarries are laid on damp ground, not being bedded in cement, and to the existence of defective roofs and spouting, the walls and floors are damp, and predispose to many forms of sickness." The work was further delayed by the

* At the meeting of the National Housing Reform Council at Bournville in June, 1904, several leading members condemned Part I. of the Housing of the Working Classes Act, 1890, for reasons similar to those put forward by the Birmingham City Council Housing Committee in 1902. It is very encouraging to hear approved in 1904, by such a representative body, the policy advocated and carried in the Birmingham City Council in 1902, in spite of strenuous opposition from the municipal house builders.

Housing Committee having no officials of its own, and being therefore obliged to depend on the help of officials working under other Committees, who, whilst doing their very best for Housing Reform, and indeed much more than could have been fairly expected of them, were nevertheless of course obliged to attend first to the work of their own Committees.

But in spite of these and other difficulties, the area was dealt with far more quickly than would have been possible under Part I. of the Act, and at a very small cost to the Corporation, with the additional advantage that cheap houses were preserved for those who could not afford to pay a higher rent; and, perhaps, the most important and instructive result was that no shortage of good cheap houses ensued; on the contrary, the supply of good cheap houses was really increased, because houses that had been "cheap and nasty" were made fit to live in.

The views of the following tenants in this area are interesting:—

Mr. Benjamin Preston: "The majority of the tenants have no objection to paying an extra 6d. or so per week. Most of the tenants live in the same houses that they lived in before they were turned out while the houses were repaired."

Mr. Charles Horton: "All the tenants that I know are very glad of what the Housing Committee are doing."

Mr. Thorne: "Most tenants have no objection to paying more rent if their houses are made more comfortable and better to live in. If the rents are unduly raised, the houses are left empty."

It is interesting to compare this result of dealing with an unhealthy area under Part II. of the 1890 Act with the experience of other cities where in similar cases Part I. of the Act has been enforced. In this case the expense to the community has been about £1,400 (see page 45) on the whole area, and the work of reform is now near completion—a ridiculously small sum compared with what the cost would have been under Part I. Every Housing reformer knows of the notorious instance where it cost over £100 per head of the population to deal with an unhealthy area under Part I., and when the work was completed none of the old tenants were to be found in the new houses. As far as I can ascertain, every other Local Authority using Part I. has had similar if not quite such disastrous experiences. The advantage of Part II. is that all the bad houses in any given administrative district can be mended or ended before the financial resources of the Local Authority are exhausted, instead of the work of regeneration being stopped for want of funds long before it is completed. Another advantage of Part II. is that a proportion at any rate of the old tenants remain in the area, and get the benefit of the improvements. In some cases magistrates refuse to grant a closing order without being informed where the

tenants can go to when they are turned out. This is no part of their duty under the Act. In Birmingham this difficulty does not arise, nor do I believe it is a real difficulty in many, if any, other places. In London, for instance, a lady of great experience has often told me how tenants always tell this story to save themselves the trouble of moving, and how she has, when necessary, generally found them housing accommodation quite near. The same excuse has been given in Birmingham, and has been answered in the same way.

In 1903 the Housing Committee invited tenants on the St. Lawrence area, clergymen, missionaries, relieving officers, school attendance officers, inspectors, and others from all over the city who were interested in the problem, to give their opinions as to what were the causes of the evil that exists in Birmingham as elsewhere, and as to how best to remedy that evil.

Figures were collected from official and impartial sources, showing a large number of void houses in the city at rents of 4s. per week and under, from which it was evident that a large number at any rate of the bad houses in the city could be made fit for human habitation, and the hopelessly bad ones demolished without creating a famine in this particular class of house.

After carefully considering all the evidence laid before them, the Housing Committee came to the conclusion that "if and when their policy created a scarcity of good cheap houses, then and not until then should the Corporation consider the question of Municipal House Building."

This report was approved by the City Council, and the Housing Committee were authorised to continue their work on the lines which had now been fairly well established.

The objections to Municipal House Building and the measures advocated for solving the Housing Problem will be more conveniently considered in separate chapters.

A description of the way in which Part II. of the Housing of the Working Classes Act, 1890, is worked in Birmingham will be found in Chapter IV.

The recommendations in the report referred to on matters under the control of other Committees of the City Council were forwarded to the Committees concerned, and will be found in Appendix I.

On April 4, 1905, a report was presented to the City Council recommending that the Bordesley Green site should be let to Mr. Henry Taylor, of Small Heath, on a building lease. The terms of the proposed lease were such that before its expiration the annual deficits in the earlier years would have been completely wiped out. It was indeed, as a local newspaper aptly pointed out, "an application to the Housing Problem of Mr. Chamberlain's improvement policy." The weekly rentals of the houses were to be 4s. 6d. and 5s. respectively.

The object of this recommendation was to make a small experiment in Birmingham on the lines of the "Town Extension Plan" which has worked so successfully in Germany, and which is shortly explained in Chapter VI. of this pamphlet.

A somewhat lengthy debate resulted in the withdrawal of a resolution recommending the approval of the lease on the understanding that the Housing Committee were to advertise the estate with a view to reporting to the Council as soon as possible whether they could not obtain a more remunerative offer.

The encouraging feature of this debate was that no objection was raised to the underlying idea of making an experiment in Birmingham on the lines of the Town Extension plan which has worked so well in Germany. The critics of the proposal were chiefly concerned with complaining that the ground rent arranged was not high enough; ignoring the fact that if the cheapest possible houses were to be erected, then the land must be let as low as possible without loss to the Corporation, and yet in 1900, when the estate was purchased, nothing was said in the Health Committee's report of July 31 of that year about treating the matter as a land speculation. The one reason given for the purchase of the land was the necessity of providing houses for the working classes at weekly rentals of 5s. or less.

Such a complete change of front on so important a point of general policy is typical of the attitude of mind of the Municipal House Builders. If Corporation land is used for Municipal House Building, then they consider little or nothing should be charged for it. If the same is to be let to private individuals for building working men's dwellings, then they insist upon receiving the highest possible ground rent.

In view of the strenuous criticism and opposition to which that part of the policy of the Housing Committee which is now generally approved was at one time subjected, it will be of interest to close this chapter with a few extracts from special reports made in June and October, 1904, by Dr. Robertson, the Medical Officer of Health for Birmingham.

INFANT MORTALITY.

"From an examination of a number of small houses in Birmingham there is undoubted evidence that a large proportion of them are badly constructed, and have unhealthy surroundings. Most of these have damp floors in the lower rooms through the tiles being laid on the bare earth. The walls are damp from absence of any dampcourse, from defective brickwork and pointing, and from defective spouting. The woodwork is decayed and rotten from damp. The surfaces of the walls and ceilings are not smooth and hard, and therefore allow of the accumulation

of dust and dirt. In many cases the filth of ages is accumulated above the lathing of the ceilings and behind skirting boards and wooden dados erected to hide damp.

"In addition to the above, the environment of such houses is distinctly bad. In many there is insufficiency of daylight. In a large number there is no chance of getting a reasonable supply of fresh air, from the fact that the houses are built in crowded courts.

"A large number of the occupants of such houses are distinctly dirty in their habits from ignorance and carelessness. They keep their houses in a dirty condition, their clothes and those of their children are dirty, as also are their bodies. The food brought into such houses soon becomes contaminated.

"The suggestion has been made that such people should be supplied with clean milk for their children. If this were done without dealing with their general dirtiness, the full benefit of the clean milk supply would not be apparent, for infants brought up in these dirty places probably get as much harm from sucking the house dirt from their fingers, toys, and clothing, as they get from dirty milk at present supplied."

"The Housing Committee have taken up the subject of dealing with these slum properties in an energetic manner, and so far as the slum houses are concerned I think the progress that is being made may be regarded as satisfactory, both as regards the houses themselves and as regards the amount of light and fresh air.

FLOODGATE STREET AREA.

"Twelve hundred and thirty-six houses were of the back to back type, of which it is said there are between 30,000 and 40,000 in the city. Only 698 were 'through' houses.

"In the large majority of the houses, the old type of 'settle' or undrained sink, still exists, so that, in addition to the above disabilities, the people have not reasonable facilities for disposal of slop water. Indeed, there is so much trouble entailed in getting water into the house, and afterwards disposing of it as slops, that I am rather surprised to find so many people keeping their houses and themselves clean.

"The air-space attached to these courtyard houses is insufficient, and the general condition of gloom and dirt makes life far from what it ought to be.

"In many of these courtyards pan closets still exist. The stench from these, even when the pans are empty, pervades the courtyard, and can be smelled in the interior of the houses. These closets, like the houses, are of the cheapest and most slim construction. They are constantly getting out of repair. They are, like the yards, used by more than one house, and it is only reasonable to expect that one tenant will object to cleanse away

filth made by another. I feel strongly that only self-contained houses, with separate water supply, closet, etc., should be allowed.

"As it is impracticable to substitute such houses for the 30,000 or 40,000 courtyard houses already existing, I suggest that the evils be minimized as much as possible by extension of the work of the Housing Committee, who at present:—

"1. Get the courtyard opened out to the street so as to admit of air and light, and allow of a certain amount of supervision from the street.

"2. Get the houses made dry and capable of being kept dry.

"3. Get all the filth which accumulates under the floors, skirting boards, etc., removed and destroyed.

"4. Get the filthy and degrading pan system done away with, and ashbins provided for dry refuse.

"The pan system.—Rapid progress should be made in the abolition of this filthy and expensive system by the substitution of properly-constructed water-closets.

"Many of the recently converted water-closets in the three wards are badly arranged, ill constructed, and kept in a filthy and disgusting condition."

* * * * *

It may be thought that this chapter is of no particular interest or use to anyone outside Birmingham, and yet as a matter of fact very much the same thing is happening all over the country. The Housing work of Local Authorities is one long history of discouraging (intentionally or otherwise) those outside our local authorities willing to provide the improved housing accommodation required, and then it is said that "private enterprise has failed to solve the Housing problem." There is also a general disinclination to make the owners and tenants of bad property do their duty, for fear of creating a house famine, which all experience shows does not result from energetic and prudent enforcement of sanitary regulations.

Until this policy of obstruction on the one hand and neglect on the other, is changed for a policy of wise encouragement and firm but friendly control, the alternative to Municipal House Building will never have a fair chance. And without that the Housing problem will never be solved.

CHAPTER III.

OBJECTIONS TO MUNICIPAL HOUSE BUILDING.

The favourite argument with municipal house builders is that private enterprise has failed, and therefore the Corporation must step in.

The questions arise as to why private enterprise has failed : whether private enterprise has been properly controlled by the Local Authority, and assisted where possible by sympathetic officials ; or whether it has not been too often obstructed by unpractical byelaws, and indeed by the general policy of well-meaning officials, who, hampered by red tape, are prevented from giving due consideration as to what is best for the community they serve.

Municipal house builders also point out that no houses have been built of late years at the rents usual twenty or thirty years ago.

The reasons for this are :—

1. Land has very largely increased in value.

2. The standard of sanitation is higher than it used to be, and the present byelaws are much more stringent than they were twenty years ago. Mr. Blunt, Mr. Justice Grantham, and other authorities have drawn attention to many points in our modern byelaws which increase the cost without in any way increasing the practical efficiency of the houses built under them.

3. Wages in the building trade have gone up between 20 and 30 per cent. during the last twenty years. Materials have also risen considerably in price.

4. Rates are much higher than they used to be. It is sometimes said that rates have nothing to do with rents. This opinion is due to the fact that at any given time there may be and often is some cause exerting for the moment a greater influence on rents than rates and thereby overshadowing them, such as supply and demand, good and bad trade, etc., etc. But rates are an item in the weekly cost of a house, and must therefore in the long run be paid by the tenant.

5. The average working man requires better housing accommodation than he used to do, and one cannot obtain a better article at the same price as an inferior one. It is a most encouraging sign of progress to find people of all classes recognizing that it really pays better to insist upon cheerful healthy housing accommodation even if it does cost more.

If, as some suggest, it is the duty of Local Authorities to endeavour to settle the price of house rent, then surely they should also endeavour to settle the price of food, clothing, and all other necessities of life. To my mind this function is quite

outside the duties of governing bodies, and very little consideration will show that it is altogether beyond their power to perform it, except for a very small proportion of the community.

But there are many ways in which governing bodies can help to keep rent within reasonable bounds, and in some cases to reduce it from the present figure. For instance, byelaws should be framed on practical commonsense lines, and rates must not be allowed to rise as they have been doing in recent years all over the kingdom.

The policy of municipal house building is no doubt the outcome of an idea that Local Authorities can provide a better article at the same price as the old inferior ones, in spite of the rise in wages and other handicaps. Until the members of our local governing bodies become conjurers, they certainly will not reduce the wages of the men building the houses, and they cannot dispossess the present owners of the land on which to build them. They might perhaps modify their byelaws to suit their own houses; but it is sincerely to be hoped that they will not in a general way allow themselves any latitude which they deny to private builders, and further that they will not do anything to reduce the standard of sanitation and practical efficiency, or to discourage the average working man in his desire for better housing accommodation than his father was satisfied with. In fact, the only way in which municipal house builders can provide houses at a lower rent than individual effort is by making a monetary loss on the transaction.

Alderman William Thompson (President of the National Housing Reform Council), on page 178 of his housing handbook, says that under present circumstances it is almost impossible to house the very poor in really healthy homes and at the same time make a commercial profit. In the same chapter, page 170, he refers to the "housing valuation of land, which is admittedly considerably below the real value." It is easy to show a profit when land, one of the raw materials, is charged below its cost, or, as some municipal house builders have done, at nothing at all.

But profits of this nature have an unpleasant way of causing a rise in the rates. It has been my fate to examine the accounts of several municipal house building schemes, and I have, as yet, found none that really made a profit, and few that really made a balance.

The Birmingham Potter Street Scheme is a striking example of what can be done with figures. On June 18, 1901, accounts were presented to the City Council showing a profit of 19s. 6d. per annum. The land, which had cost the city 1s. 6d. per square yard, and for which private enterprise, wanting it for a similar purpose, had been asked 2s. 9d., was charged at 5d. per square yard. Interest and sinking fund was charged at £516 per

annum ; whereas it was afterwards ascertained that the charge ought to have been £559 4s. 3d. Correct figures were presented to the City Council on June 3, 1902, which showed that the scheme if carried out would be a charge on the rates of £203 6s. 7d. per annum. No serious attempt was made, even by municipal house builders, to upset these amended accounts, and the scheme was abandoned.

Another striking example of this method of figuring is to be found in the annual accounts of the municipal houses owned by the Birmingham Corporation, and managed by its Estates Committee.

Year after year these accounts were, and in fact still are, presented without including therein any charge for the land on which the houses stand.

There is a note underneath the accounts to say that the credit balance shown is equal to a ground rent of so much per yard, without mentioning how much the land cost the Corporation. At the Council Meeting of May 7, 1901, the question was asked as to how much the land on which the Corporation houses were built had cost. After considerable trouble the figures were obtained and calculations made and checked. The result of these calculations was to inform the public for the first time that Birmingham's municipal housing schemes, hitherto supposed to make a profit, were really a charge on the rates. Thus :—

	Committee's Form of Accounts, omitting Cost of Land. Credit Balance.			Complete Accounts, in- cluding Cost of Land. Debit Balance			Charge on Rates per Tene- ment per Week.	
	£	s.	d.	£	s.	d.	s.	d.
Ryder Street, 22 cottages	83	1	5	153	3	7	2	8
Lawrence Street, 81 cottages	350	1	9	350	1	9	1	3
	deb. bal.							
Milk Street, 61 cottages	140	10	2	383	19	2	2	4

The debit balance on Milk Street under both systems of keeping accounts is due to a large item for repairs, which would seem to justify the complaints that have been continually made concerning the workmanship and material put into these houses. This emphasizes one of the great objections to municipal house building. If work is badly done by others the Corporation is

more likely to have it put right. But so long as human nature is what it is, Corporations are not very likely to find fault with their own performances. Mr. Horsfall, on page 17 of his book entitled *The Example of Germany*, draws attention to a similar state of affairs in Manchester.

The figures given above have more than once been laid before the Birmingham City Council, and never called in question; on the contrary, they were in general terms corroborated by the Finance Committee in their report of March 29, 1904,* and yet the accounts published and information supplied to various housing inquirers have in several instances led the uninitiated to believe that the Birmingham Corporation houses make a balance on the right side.

It is pleaded in support of this method of accounting that the cost of acquiring and clearing the site should be charged to the rates as a public improvement. If this is correct accounting for Corporation houses, then it is equally correct where land is leased to others for the erection of workmen's dwellings. Private individuals would be able to provide excellent accommodation at very moderate rentals if the Corporation were to charge them only a peppercorn rent for the land.

In drawing attention to this curious method of keeping accounts, I do not suggest that it is peculiar to Birmingham. On the contrary, I have found similar methods adopted by municipal house builders in other parts of the country, but I have preferred to take as examples those cases where my statements concerning the municipal house builders' figures are corroborated by the Finance Committee of the Birmingham City Council.

The results of my investigations have driven me to the conclusion that municipal house building sometimes shows, but seldom if ever makes, a balance, let alone a profit.

The greatest objection to making a commercial loss on housing would disappear if the Local Authority were able to carry the total loss that would be necessary to provide housing accommodation for all the inhabitants of their district. But a moment's thought will show that this is beyond their resources, and therefore we have, as already explained, a few houses here and there belonging to the Corporation, the tenants of which are an annual charge to their fellow-citizens.

But this is not the worst of it. The moment the Corporation enters into a business like house building other people go out of the business, because no one can compete with rate-aided competition, and the total result is that every house built by the Local Authority stops at least four being built by other people,

* The Finance Committee's report takes average loss for three years ending March 31, 1903. I have taken the figures for the twelve months ending March 31, 1904, which show rather less cost to the Corporation than the figures for the twelve months ending March 31, 1905.

which means that municipal house building will eventually decrease rather than increase the supply of houses in proportion to the demand.

Whereas all housing reformers must wish to see exactly the opposite state of affairs.

It is only by having a supply of houses in excess of the demand that tenants have anything like a fair chance of obtaining what they require at a reasonable price.

Another objection to municipal house building is the difficulty of getting into the houses the class of people which it is desired to relieve. Experience has shown over and over again that municipal houses are filled up immediately by those for whom they were never intended.

But now suppose the municipal house builders are right in believing that their plan would eventually reduce rent all over the city.

Alderman William Thompson, on page 173 of his handbook, expresses the opinion that rents should to a certain extent regulate wages, rather than wages should determine rents to the detriment of health and comfort. This view is supported by no less an authority than Mr. John Burns, M.P., who says in a well-known pamphlet that "cheap house rent at the community's expense would be a grant in aid of lower wages."

Mr. Horsfall tell us on page 37 of the *Example of Germany* that between the years 1886 and 1899 Prussia provided about 28,000 dwellings for the workmen and officials with small salaries employed by the State railways. And again on page 74 of the same book : "German towns will often have to build wholesome and suitable dwellings at the lowest possible rents for those of their servants who have the lowest salaries." I prefer to see wages rise to meet the higher rents, as they have done in England, rather than houses provided by the State at lower rents in order to meet the lower wages.

Now it does not seem to me to be the duty of the Local Authority to provide capitalists with cheap labour, and certainly it would not benefit the working-men of Birmingham, or other cities, to tempt more unskilled labour into the towns, by offering cheaper house rent.

This would only increase among the workers the competition for employment already quite severe enough, and above all would be doing exactly the opposite to that for which all housing reformers are now striving, that is, to lead labour back to the land.

In this connection I would like to point out that increased facilities for the provision of workmen's dwellings in rural districts, and for the acquisition of allotments and small holdings would undoubtedly help tremendously towards the solution

of the National Housing Problem, but I must refrain from going further into that question because my personal experience is entirely confined to the Urban Housing Problem. It is obvious that the solution of the Rural Housing Problem would stop some if not all the present influx of labour into our large towns, and thereby greatly relieve the urban position. "Back to the land" is not merely a popular cry; it has sound common-sense behind it.

For these reasons it is quite clear to a large number of thoughtful hard-working and disinterested people concerned in the Housing Problem that municipal house building would do harm instead of good, and even at the best could only benefit a very small proportion of the community, and that a more far-seeing and comprehensive policy which will benefit the whole community is needed.

To my mind the rock on which municipal house builders have split is the desire to regulate rent. This is doomed to failure, just as the attempt, made in England a few centuries ago, to regulate wages by law entailed most disastrous results for all concerned. Local Authorities will increase rather than diminish the difficulties of the subject by attempting to interfere in a matter which they cannot control; but they can do enormous good by insisting upon sanitary houses, and taking those steps which lie in their power to keep down as low as possible the cost of erecting these houses.

All students of the Housing Problem will watch with interest the experiment to be tried in Glasgow of providing Corporation sanitary shelters for low paid wage-earners of dissolute, disorderly, and destructive habits. The question is, will this class submit to Corporation control, unless they are obliged to do so by force? But I prefer to express no opinion on this attempt until the experiment has been fully and fairly tried.

A brief summary of the chief objections to municipal house building may prove a useful conclusion to this chapter.

1. Every house built by a Local Authority stops at least four being built by other people. In Birmingham we have concrete examples of this. When the Bordesley Green scheme was proposed, large building operations in that neighbourhood, which until then had been briskly carried on, came to a standstill. When the Potter Street scheme for flats in the centre of the city was abandoned by the City Council, two other schemes were started almost immediately, which provided a much larger number of the cheapest class of tenement. I have reliable information that a very similar condition of affairs has resulted from the municipal house building policy of London and other centres.

In the opinion of well-known Corporation officials, whose names for obvious reasons cannot be mentioned, but who are

actively engaged in municipal house building, a Local Authority can only provide a drop in the ocean of the housing accommodation required by any community, and it runs great risk of drying up other sources of supply by reason of the fear inspired by rate-aided competition.

2. Municipal house building is more expensive and less efficient than private enterprise. A Corporation is inelastic, and cannot adapt itself to the wishes of individuals, as private enterprise can and must if it is to be successful. A Corporation will readily condemn the defects in other people's work, but will hesitate to criticise its own work.

3. Municipal house building results in taxing the many for the benefit of the few, through the fact of the few being a charge on the rates, whereas there are other methods of dealing with the problem by means of which all can be benefitted alike. It is true that municipal housing accounts are often made to show a profit, but careful examination nearly always brings to light "vital peculiarities" in the accounts, thereby revealing one of the causes of the rise in rates, and it must not be forgotten that anything which tends to raise the rates presses most heavily on those just above the poverty line, and must inevitably force some of them below it.

4. Even if municipal house building did result in reducing all the rents of working men's houses in any city, it would, in the opinion of many authorities, also result in the reduction of wages, and would certainly tempt more labourers into our towns, which is exactly the opposite of what we are striving for at the present time.

5. The existence of a large number of houses owned by the local authority and tenanted by voters might easily result in elections being seriously influenced by considerations of cheaper rents. Municipal purity is too important for this point to be ignored.

CHAPTER IV.

WHAT CAN BE DONE BY LOCAL AUTHORITIES.

A.—POWERS OF THE HOUSING COMMITTEE.

I will deal first with the method of procedure under Part II. of the Housing of the Working Classes Act, 1890, adopted in Birmingham. For this idea we are indebted to the example of Hull, and to the kindly counsel and assistance of Alderman Dr. Holder, of that city.

At the end of this chapter will be found particulars of the work on these lines effected by the Housing Department from January, 1902, to June, 1905, under Part II. of the Housing of the Working Classes Act, 1890, and also particulars of what has been done on the area in St. Lawrence's parish, represented by the then Medical Officer of Health, Dr. Hill, in October, 1901, under Part I. of the Act.

The method of procedure is detailed on page 35, but is shortly as follows :—

Houses are represented to the Housing Committee by the Medical Officer of Health as being unfit for habitation. Notices are served on the owners to make such houses fit, and the owners are invited to interview the authorities before spending any money, so as to avoid useless expenditure that might be incurred by property owners not understanding what is and what is not required of them.

In order to preserve cheap houses and make them good for those who cannot afford a higher rent, careful consideration is always given to the possibility of making bad houses fit to live in, before it is decided to have them demolished.

In the case of confined courts, one or more houses are pulled down in order to let in a proper amount of light and air. The sanitary arrangements are brought up to modern requirements, or entirely rebuilt in a new position, if in their existing position they interfere with the proper ventilation of the surrounding houses.

Ground landlords have in several instances facilitated this work by granting extensions of leases.

Each case is dealt with on its merits, and every endeavour is made to consider it from the point of view of the property owner, as well as from that of the Local Authority, and the tenant.

The Housing Committee work in harmony with the property owners wherever they can, and only take extreme measures when forced.

By this means larger reforms are effected in a given time than would be the case if the powers of the 1890 Act were put in force in an arbitrary manner.

The great advantage of the policy of dealing with individual houses is that the Housing Committee now sees its way, by gradual and vigilant work, to improve the housing conditions of the whole city, instead of being pulled up for want of funds, as it would have been long before its work was complete, if a policy of wholesale demolition, followed by or concomitant with municipal house building, had been adopted.

Much more can be done by setting other people to work, and exercising a firm but fair and friendly control over them, than by attempting to do everything oneself, which appears to be the aim of municipal house builders.

This work requires considerable patience, and a great deal of attention to troublesome and difficult detail. It is not heroic and does not appeal to the imagination, but the results are satisfactory, and have been commended by the General Purposes Committee (consisting of the Chairman of all the City Council Committees) who made a tour of inspection on March

23, 1904. This commendation was specially valuable, because some of those taking part in the inspection had not always been in agreement with the housing policy now adopted by Birmingham. On May 27, 1905, several members of the Royal Sanitary Institute visited some of the houses that had been dealt with, and expressed satisfaction with the results achieved.

The process of reform under Part II. of the Housing of the Working Classes Act, 1890, although much quicker and less expensive to the community than under Part I., is nevertheless rather lengthy, as will be seen from the following details.

1. A representation entailing several visits to the property has to be prepared by the Medical Officer of Health, and presented for the consideration of the Housing Committee, which again generally necessitates a visit by the Committee accompanied by the Medical Officer of Health and other officials to the houses concerned.

2. The name and address of the owner have to be traced and notices served. This is often a very lengthy business; owners of slum properties are not always anxious to disclose their names.

3. Under the provisions of the Act, considerable time has to elapse after the notices have been served, to allow the owners an opportunity of taking action on their own account, before closing orders are applied for. In Birmingham it is usual to allow more than the statutory time to elapse, in consequence of a wish to this effect frequently expressed by the local magistrates.

4. Negotiations have to be opened up with the owners, and these often do not commence in earnest until closing orders have been made.

These negotiations are often further delayed by the property changing hands once, twice, and sometimes even three times before someone is found willing to undertake the necessary repairs.

5. Even then the negotiations often take a considerable time, after which the work itself has to be carried out.

There are other causes, such as weather, etc., etc., that in many instances make the completion of work of this kind a long business.

In spite of the great consideration (some people will perhaps think it excessive) that is always shown to property owners in Birmingham, the Committee is too often forced to take legal proceedings and apply for closing orders. When closing orders are granted progress is greatly helped, but when adjournments are allowed, great difficulty is experienced in getting the necessary repairs promptly and efficiently executed.

In spite of all these difficulties, and in spite of the restriction of their powers referred to in Chapter II., it will be seen from the figures at the end of this chapter, and by anyone taking the

trouble to visit courts that have been re-arranged and repaired, that the Birmingham City Council Housing Committee have already a good record behind them. The knowledge and experience already acquired should ensure even better results in the future.

B.—POWERS OF THE CITY COUNCIL.

There are other ways of assisting in the solution of the Housing Problem which are outside the powers of the Housing Committee, but are yet under the control of the City Council.

1. Open spaces should be provided in the city wherever possible, for the rest and recreation of the people.

2. Some of the bye laws have already been modified, with a view to decreasing the cost of building, without interfering with the quality. It might be considered whether anything more can be done in this direction.

3. Every boy and girl in our Council Schools should be taught the laws of health. Bad habits of dirtiness in the person and in the house, and of the consumption of unwholesome food, are handed down from one generation to another. Children should be taught which foodstuffs are the best value for the money, and they should also be taught to keep themselves clean. This may appear to be a little outside housing proper, but really it is not. Personal cleanliness would soon be followed by a desire to have the house kept clean, and we should then see the best, instead of, as too often happens, the worst, made of any accommodation that might be available.

4. Miss Octavia Hill's system of rent collecting, which has been so successful in other places, should be started without further delay in Birmingham. It could, as a matter of fact, be immediately applied to the Birmingham Corporation houses in accordance with Minute number 13782, passed by the Birmingham City Council on June 2, 1885, which has never been rescinded.

Particulars of this system, and a few remarks thereon by Miss Hill herself, will be found on pages 29-34.

The adoption of Miss Hill's system in Birmingham would indirectly assist in the solution of the problems of poor relief and the unemployed. During the winter 1867-68, when distress in the metropolis was general and terrible, Miss Hill, then on the continent, wrote home to her lady assistants, suggesting that a small fund that had accumulated should be distributed to any of the families in great poverty. The answer was that there were none requiring such help. The tenants had never been allowed to get into debt for rent (now and then being supplied with employment to enable them to pay it), and were, therefore, free from one of the greatest drags upon a poor family, and moreover in times of prosperity they had been able to save.

5. Those people who refuse to keep their houses clean and respectable ought to be punished for their dirty habits quite as much as property owners in Birmingham are now punished for owning bad houses by being called upon to spend money putting such houses into a condition fit for human habitation.

6. The Small Dwellings Acquisition Act, 1899, should be made use of to enable working men to buy their own houses.

7. The installation of a complete up-to-date system of trams in the city with cheap through means of communication between the city and its suburbs, so that working men who have to earn their living in the city may be able to live in the country, where land is cheaper and the air fresher.

WORK DONE BY THE BIRMINGHAM CITY COUNCIL HOUSING DEPARTMENT FROM JANUARY, 1902, to JUNE, 1905.

Houses represented as unfit for habitation	...	2,365
Houses rendered habitable	... ..	560
Houses undergoing repairs	... ..	283
Houses demolished	... ..	258
Notices unexpired	... ..	1,254
Closing orders obtained	... ..	589

In addition to the 560 houses rendered habitable, 225 have been repaired without notices. In every case the pan closets have been converted into w.c.'s, with new drains, the latter being provided with inspection chambers, intercepting traps, vent shafts, etc., which in some cases incurs a considerable expense to the owners.

Of the 1,254 outstanding, 550 are awaiting the statutory time limit (including three months suggested by the Justices) and in 245 cases proceedings are being taken for demolition. This work has cost the Corporation nothing beyond small legal charges. In the remaining 509 cases negotiations are proceeding for the removal of obstructive buildings, etc.

Thirty-three courts have been opened to their respective streets by the removal of sixty houses, at a cost to the Corporation of £1,400, and at a cost to the owners, including repairs done to houses in the courts, of £15,260, showing an expenditure by the owners of over £10 for every £1 spent by the Corporation.

These figures apply exclusively to courts that have been opened out by the removal of obstructive buildings.

Numerous properties have been repaired and reconstructed according to the Committee's specifications, and under the supervision of their Inspector, at a cost to the owner varying from £200 to £1,400 per property, without any expenditure by the Corporation.

A few photographs of courts showing what they were before being dealt with by the Birmingham City Council Housing Committee, and a plan with description of work carried out, and also the present condition of the same courts, will at once demonstrate the results of Birmingham's housing policy.

PROPERTY No. 20 COURT, NEW SUMMER STREET.

The houses, Nos. 88, 90, and two houses at the back of the same have been removed under Section 38 of the Housing of the Working Classes Act, 1890, as obstructive buildings, and the gables of the adjoining houses have been reconstructed in 14 in. brickwork to the first floor, and 9 in. brickwork above.

The roofs have been overhauled and thoroughly repaired.

The walls have been raked and pointed throughout.

Dampcourses have been inserted in every wall.

The match-boarding has been removed from the walls, the old plaster hacked off, and new plaster put on.

The chimney stacks of houses have been rebuilt with blue brick heads set in cement.

New quarry floors have been provided, laid upon a 3 in. bed of concrete.

All defective woodwork has been taken out and made good.

All living room ceilings have been taken down, the cavities cleared and limewashed and new ceilings provided.

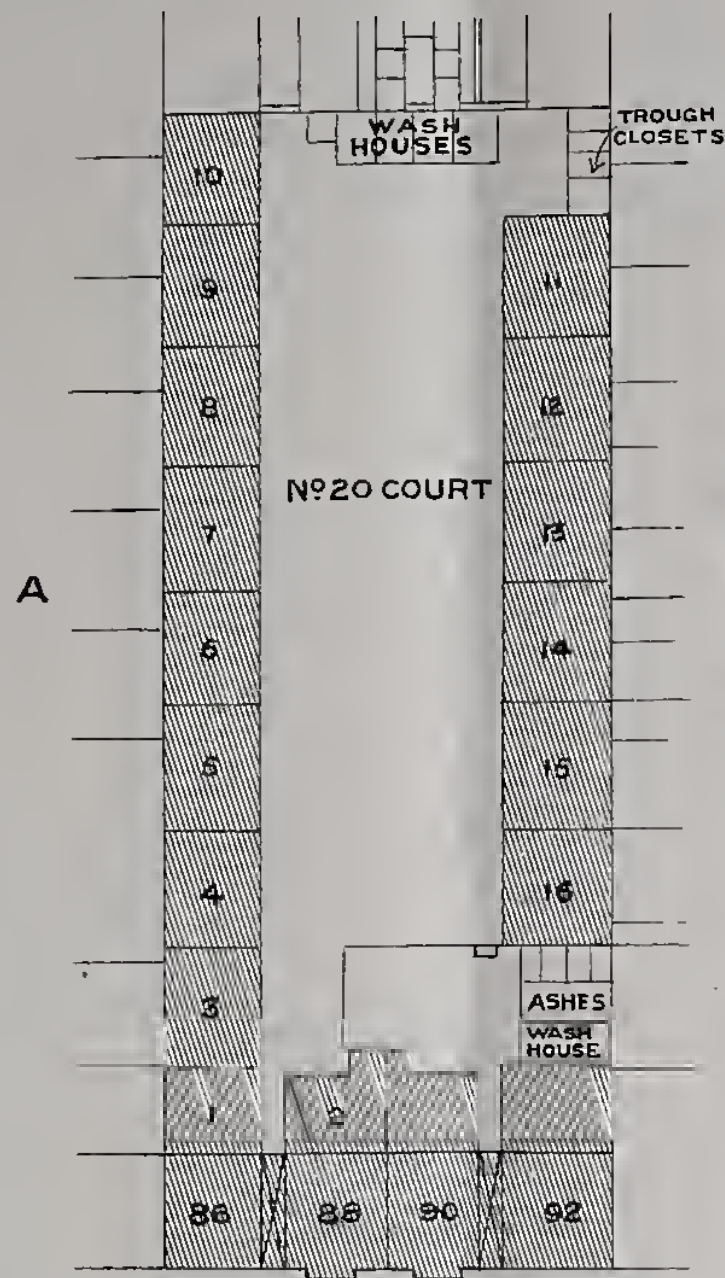
Pantry windows have been made to open with ventilation at top.

Bay windows have been provided to living rooms, with top and end sashes made to open, also new doors, jambs, etc., have been provided.

A lot of dilapidated shopping at the end of the court has been demolished, and upon the site so cleared 9 w.c.'s, 4 washhouses, and the accommodation for 8 sanitary bins have been arranged.

Stoneware sanitary sinks have been provided in every house, with discharge over a 4 in. gulley in yard.

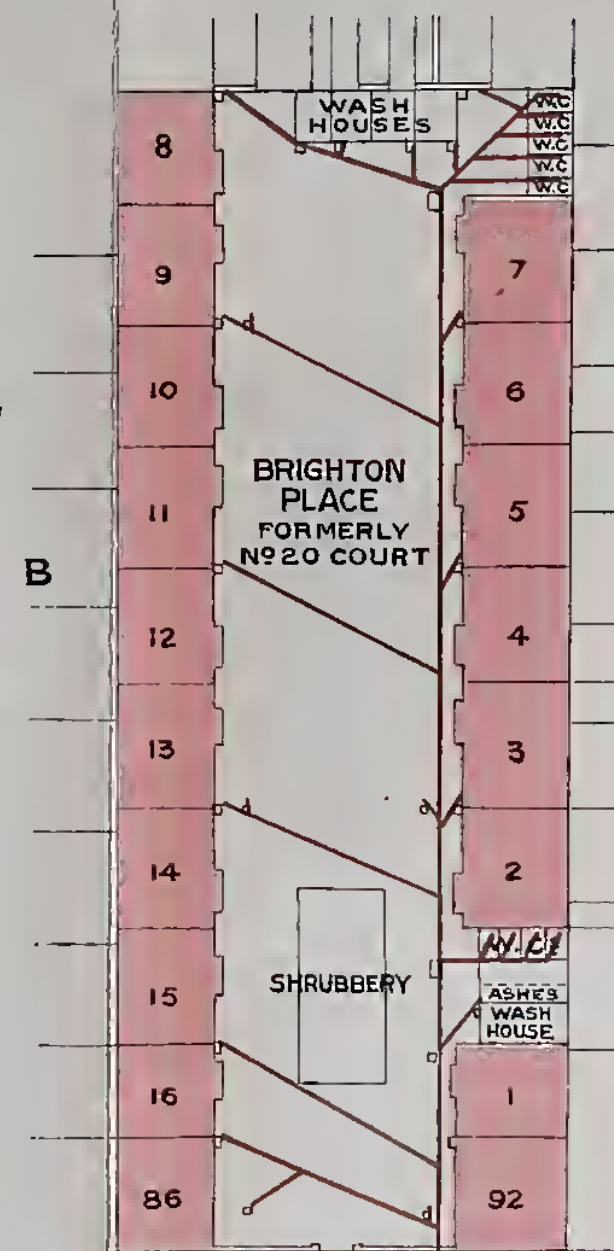
At a cost to the owner of over £800.



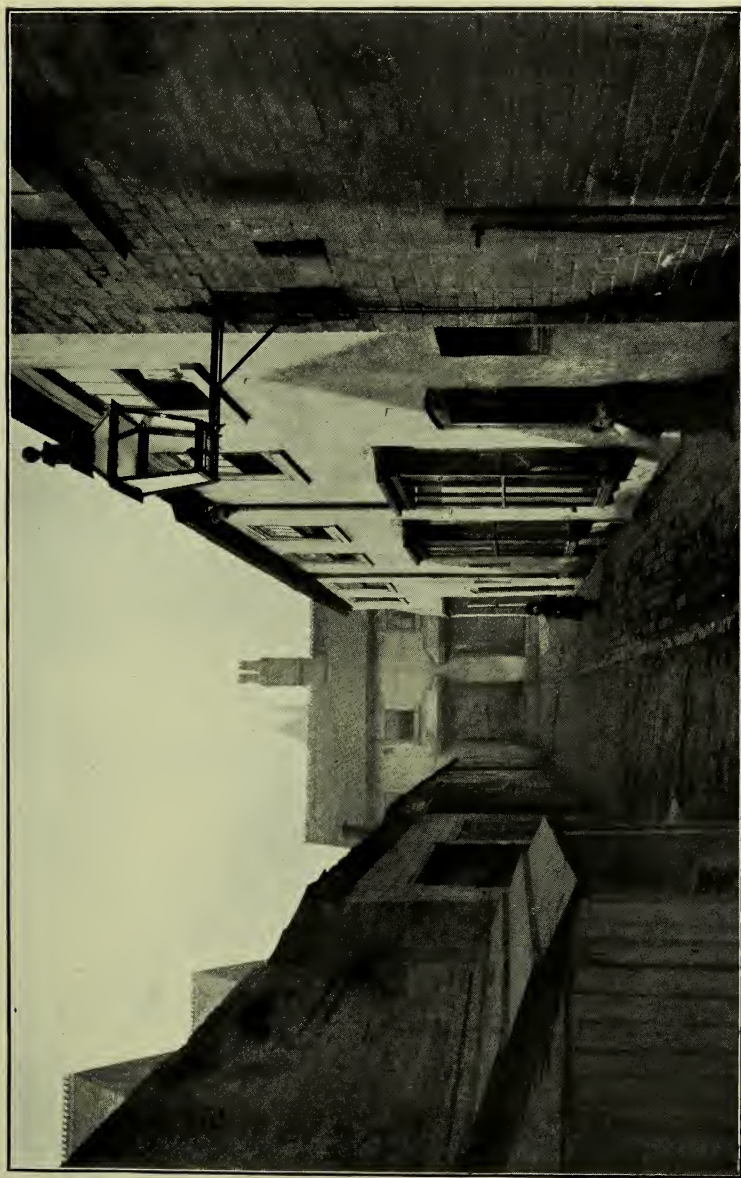
No. 20 COURT,
NEW SUMMER STREET,
BIRMINGHAM.

SCALE = $\frac{1}{500}$.

BLOCK PLAN SHOWING
A PROPERTY BEFORE REPAIR
B " AFTER "

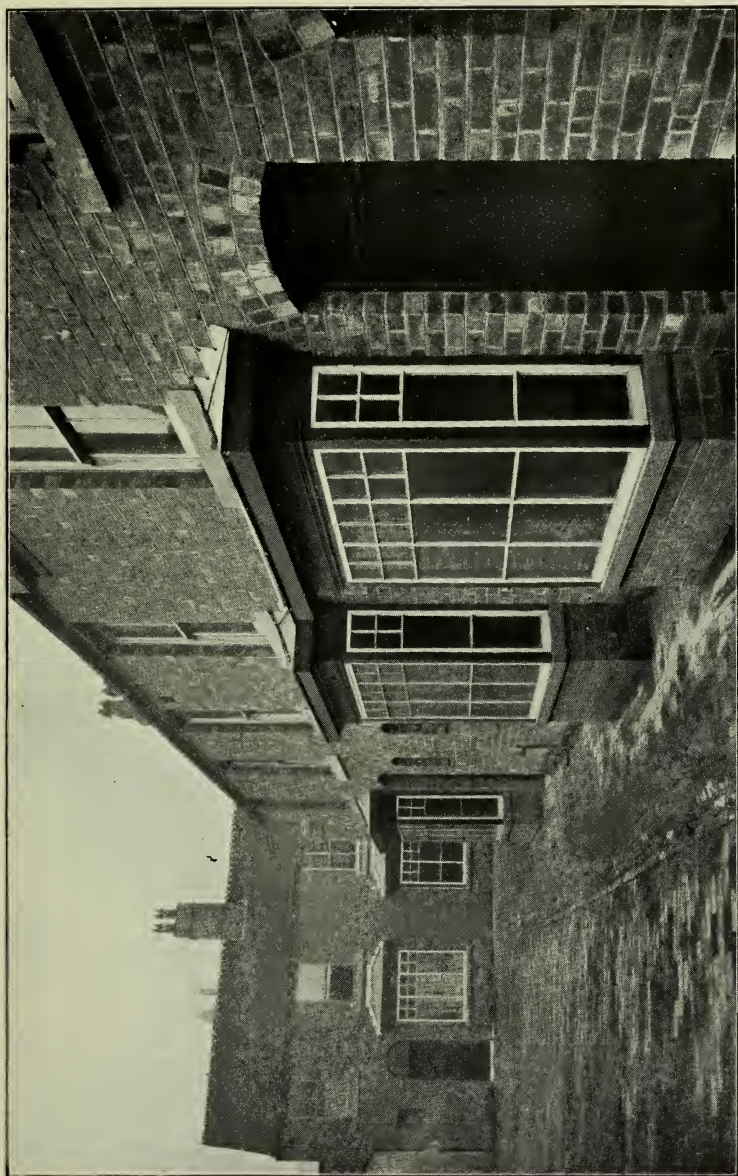


CITY OF
BIRMINGHAM
HOUSING
DEPT. 6/05.



Court, back of 294 Summer Lane.

SHOWING CRAMPED, CONFINED, AND INSANITARY COURT, BEFORE WORK OF REPAIR WAS COMMENCED.



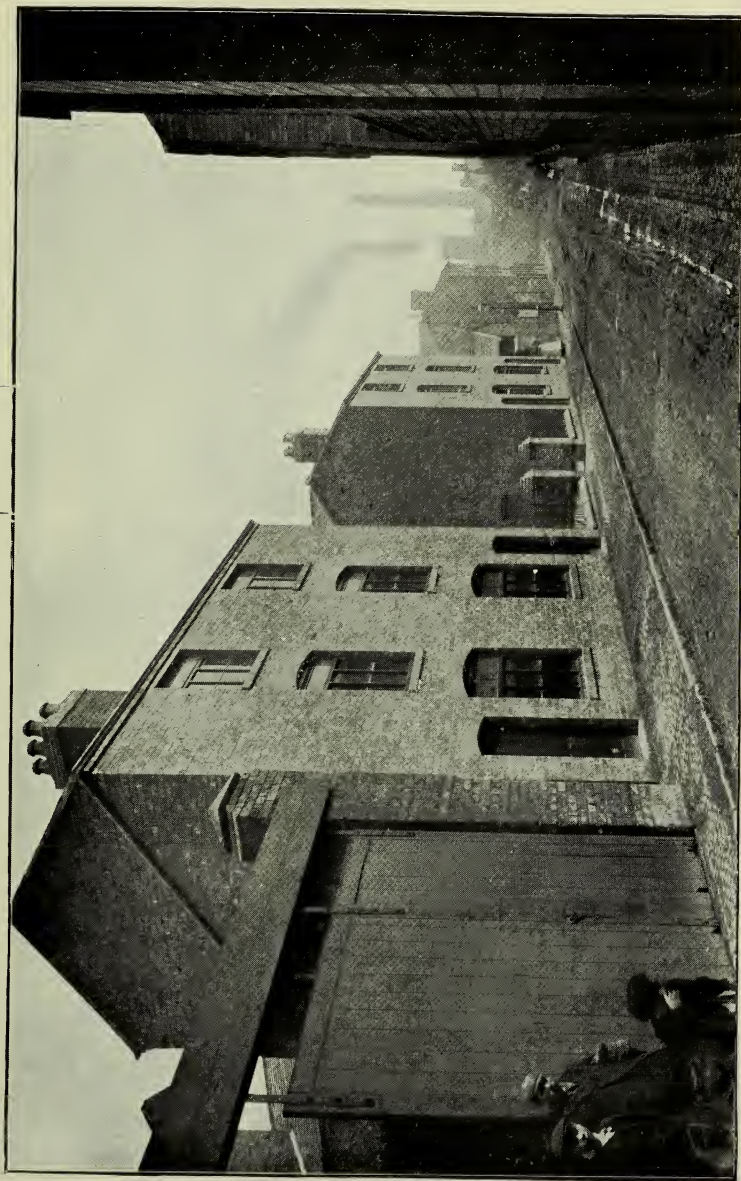
Court, back of 294 Summer Lane.
SHOWING HOUSES IN COURT REPAIRED, AND OUTHOUSES AND OBSTRUCTIVE BUILDINGS REMOVED.

Buildings
removed.



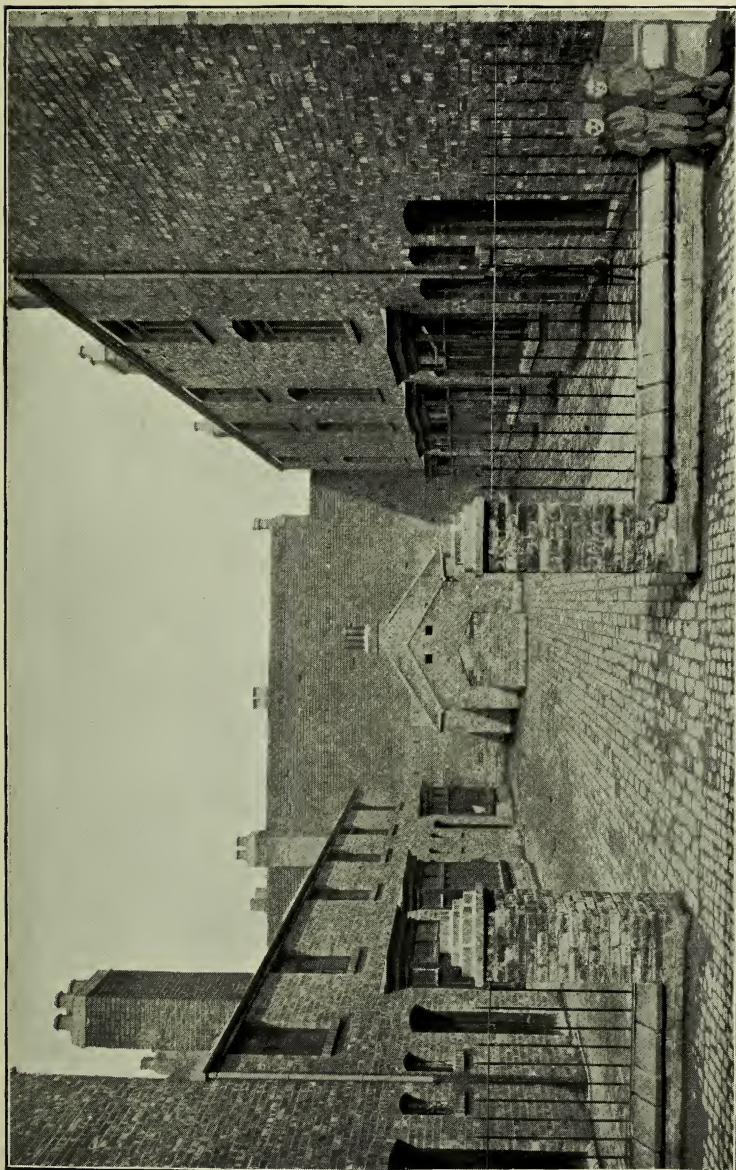
Nos. 6 to 11 Brass Street
SHOWING BUILDINGS OBSTRUCTIVE TO COURT AT REAR.

Buildings
removed



Nos. 6 to 11 Brass Street.

SHOWING OBSTRUCTIVE BUILDING REMOVED, AND COURT OPENED TO STREET.



SHOWING COURT OPENED UP TO STREET BY THE REMOVAL OF OBSTRUCTIVE BUILDINGS, NOS. 8 & 9 BRASS STREET.

DETAILED ACCOUNT OF WORK DONE ON ONE SPECIAL AREA. DARTMOUTH STREET, ETC.

The area in St. Lawrence's parish was represented by the then Medical Officer of Health, Dr. Hill, in October, 1901, under Part I. of the Housing of the Working Classes Act, 1890.

In March, 1902, the Housing Committee submitted the representation to the Council, and recommended that an improvement scheme under Part I. of the Act should not be formulated for dealing with the area, but that Part II. should be set in force to deal with the evils described by the Medical Officer of Health in his representation.

The Council approved the recommendation of the Committee on March 21, 1902, and this approval was communicated to the Local Government Board.

In January, 1903, the Housing Committee brought up their proposals for dealing with the individual houses on the area.

The Medical Officer of Health, who represented the area under Part I., visited individually the 589 houses on the area, but only 202 were at that time found by him to be in a state unfit for human habitation.

Since then an additional 35 houses on the area have been represented by the present Medical Officer of Health, Dr. Robertson.

The Committee in their report proposed that the policy of taking out obstructive buildings and opening up courts to the street should be adopted, and that for such purpose the sections of Part II. relating to obstructive buildings should be enforced. The Council approved these recommendations and voted the necessary money for the purpose.

The books of the Department show that out of these 237 houses represented as unfit 145 have been repaired and rendered habitable.

Forty-two have been demolished and the sites cleared.

With respect to the remaining 50 houses, 11 demolition orders have been passed, 17 closing orders have been obtained, and negotiations are in progress for taking out the remaining 22 obstructive buildings and for repairing the back properties.

The Corporation are taking steps to widen one of the worst streets on the area. Some properties have already been acquired, and the street will be widened from time to time as opportunity offers.

The proceedings to be gone through for the removal of obstructive buildings are necessarily long and tedious.

The tenure of property in Birmingham is very varied and complicated, and in the case of negotiations for the removal of an old house it is often found to be necessary to deal with freeholder, lessee, sub-lessee and mortgagees.

The Housing of the Working Classes Act necessitates the co-operation of all interests before the houses can be removed.

In Birmingham, before any obstructive building is finally proceeded against, all owners interested are approached, and in the final arrangements each party interested takes a part.

The plans following, explained below, show in detail the work that has been done on this area.

Plan A shows the area as it was when represented by Dr. Hill in 1901. Plan B shows the area as it is now.

Green shows the houses that have been rendered habitable under notice.

Yellow denotes the houses that have been repaired at the instance of the Committee, but without actual notices being served.

Black shows buildings demolished.

Pink are houses intended to be removed as obstructive buildings.

Blue denotes the houses on which notices are standing, and with respect to which negotiations are proceeding for work to be carried out.*

Light blue denotes old yards formerly not paved, and practically depositories for rubbish, which have been paved under the instructions of the Committee.

Brown denotes that the Committee are taking proceedings for the demolition of these old houses.

Many houses which were unfit for human habitation and which could not be made fit have been demolished.

* In practically every case these notices are outstanding on account of intricate proceedings which have to be taken for the removal of obstructive buildings.





NOTES ON MISS HILL'S SYSTEM OF RENT COLLECTING. TAKEN
FROM HER PAMPHLET, "HOMES OF THE LONDON POOR."

1. The chief feature of Miss Hill's system is that rents are collected by ladies; and Miss Hill gives the following reasons why ladies are so successful in this work :—

(a) They are accustomed to household needs and arrangements.

(b) They are generally careful of details.

(c) The wife is the person who pays the rent, and is at home to see collectors.

(d) Ladies are more familiar with all that makes home comfortable for family life and children.

2. Two of the main principles are "sympathy with the tenants" and a close contact with their daily lives.

3. On acquiring the control and possession of a new block of property, the houses are overhauled and repaired, and the position and character of the tenants are closely observed.

4. Tenants who will not pay rent or who lead clearly immoral lives are ejected. The rooms or houses which they vacate are immediately cleansed, distempered and painted. Those of the remaining tenants who show signs of or a desire for improvement, and appreciation of attention, are allowed to remove into the renovated rooms or houses, and thus each remaining room is attended to.

5. No sub-letting is permitted, and no incoming tenants are allowed to take a decidedly insufficient quantity of rooms. The elder girls of the tenants, or older women, are employed in cleaning any passages, etc., for which the landlords are responsible, and for this work they are paid. It is within the authority also of the landlord to insist on the cleanliness of the outhouses, staircases, etc., and also to look after the cleanliness of the rooms themselves.

6. Miss Hill has hitherto found such properties pay a very safe four per cent. on capital invested, and at the same time a fund for the repayment of capital is accumulating. In some cases five per cent. is earned on the capital invested.

7. This interest is realised after spending a liberal allowance for repairs. Each property is allowed a certain amount per year for repairs, and if this amount is not all spent, the surplus is used for providing such appliances as the tenants themselves desire. It is therefore to the interests of the tenants to keep the expenditure for repairs as low as possible. This is calculated to restrain the wanton damage common among the tenants of the lower class. They are careful to avoid injury to the property, and are useful in finding economical methods of repairing, even doing some repairs of their own accord.

8. In connection with the buildings in several neighbourhoods a large assembly room has been built or a large room set aside for gatherings, libraries, etc., and social gatherings are held there at different times for both sexes, and for young and for old.

9. Advantage is taken during the weekly call for rent to have a little quiet and unobtrusive conversation with the tenant, and although most landlords find a difficulty in approaching the tenants in any other way than purely as tenants, Miss Hill has after a short time been able to enter into the family questions and troubles, and willingly gives advice on and sympathy to all matters concerning the household.

10. All the tenants are numbered, not merely counted, but known individually, man, woman, and child. They are known at their best and at their worst.

11. The tenants are never allowed to involve themselves in debt for rent (see end of these notes). Now and then they are supplied with employment to enable them to pay it, but this is in no way held before them as likely to be done, and every effort is made to develop a sense of independence.

12. Attention is paid to the children. Games and ground are in some cases provided for them, and a general interest taken in their welfare and happiness.

13. Only in extremely exceptional cases is pecuniary help given, and then only through and in co-operation with organised charity, the principle adopted being that it is infinitely better to give work than either money or goods, and it is considered most important that the manager should not be an almoner.

14. Each tenant is treated as a man or woman with their own view of life, and is left free to fulfil such views, the aim of the rent collector being rather to bring a man or woman to a point of considering and judging right.

15. One of the results of this work is that instead of being met on the doorstep with the rent-book and half a week's rent, with further entry denied, a warmer welcome is extended to the collector of the rent, who naturally enters the room, and in nine times out of ten sits down for a little chat.

The result of Miss Hill's method is that landlords are continually giving her more property to manage (the Ecclesiastical Commissioners handed over to her in 1903 a further twenty-two acres of houses), and tenants are always on the look-out for "houses under the ladies."

The question is often asked—How does Miss Hill manage to avoid any arrears of rent? The answer is—Firm but friendly insistence generally brings the rent. When tenants find they have to pay rent for the house they live in, they bestir themselves to earn the necessary money. Miss Hill's lady assistants have many ways of helping them to do this, such as employing them to do repairs in the houses, employing the elder girls to clean

the staircases, etc., etc., but one of the chief causes of success is that the influence brought to bear long before misfortune overtakes the tenants enables them to meet it when it comes. Miss Hill's tenants do not get into straits so easily as the tenants of those landlords who take no interest beyond collecting the rent.

It is impossible to explain in writing the thousand devices adopted by resourceful people for giving sympathetic assistance to those who require to be taught to help themselves. Suffice it to say that ladies trained by Miss Hill do succeed in collecting their rents almost in full, and this with nothing but good results for the tenants, who are also their friends.

Reprinted from "The Daily Chronicle."

HOUSING DIFFICULTIES.

NECESSITY FOR WISE MANAGEMENT AND PERSONAL INFLUENCE.

May I address a few words to your readers on the Housing Problem, in order to draw attention to the fact that in many cases the evils in particular areas do not call for reconstruction, but for wise and firm management? It is important to realise this fact, because there is a danger that small houses may be swept away in the desire for rebuilding where rebuilding is not called for. In such small houses, the poorer tenants can be accommodated at low rents, which are impossible after large building expenses have been incurred. Moreover, such houses are far better fitted for the less disciplined tenants than block-buildings. It is these less-disciplined people who form the main difficulty in the problem.

A LESSON FROM NOTTING DALE.

Perhaps I may best illustrate this point by reference to the district of Notting Dale, frequently mentioned in the Press of late, and where we are ourselves at work.

Four years ago, a friend purchased the leases of seventeen houses in a street there, and put them under our care. We found them in the hands of middlemen, who let them in furnished rooms, often by the night, to tenants whose references could not be taken up; and the standard of cleanliness, order and morality was what one might expect, and what has been mentioned in the Press. It was this class of trade and this system of no-management in the hands of ignorant middlemen which produced the state of things described, and which obliged Mr. Charles Booth to depict the area by a black patch amid the large spaces of red and yellow that mark the homes of the well-to-do.

A second cause of deterioration of the dwellers there was precisely the neighbourhood of these very people designated

as "well-to-do"; but who as a rule are so very ignorant of the effect of their action on their neighbours as to scatter among them indiscriminate and uncertain gifts.

It is not the state of the houses which had caused the evil. The street is very wide and airy, and is composed of nice little six-roomed houses, with good yards at the back. The sanitary authorities had kept up the appliances well, and had insisted on frequent cleansing; so that, though the place was swarming with vermin and polluted by its inhabitants, we found comparatively little to do in structural alterations. In fact, I feel that the houses lend themselves particularly well to just the work which will gradually raise this class of tenant, and which meets their needs.

CLEARING OUT THE MIDDLEMAN.

Our first duty was to remove the middlemen and to enter into direct relation with the tenants. We introduced as managers, coming into almost daily communication with the tenants, a group of well-educated and high-principled ladies. The dirty furniture was removed, and the people were encouraged to provide their own. In this way, the rent being lower for unfurnished rooms, families could take two rooms for the same rent as one, thus mitigating the crowding. The closets, wash-houses and yards were supervised; the drunken and rowdy inmates were, in a measure, both influenced and restrained, and the quiet poor were protected, encouraged, and gradually raised to better conditions. These small houses, with rooms light and good-sized as things go, and which can be let to a small number of tenants with wash-houses and yard in common, lend themselves well to the class of tenants most difficult to raise and provide for. No large expenditure in building has been incurred.

VALUE OF PERSONAL INFLUENCE.

Rebuilding almost necessarily involves smaller rooms and higher rents. The floors of two rooms are let at 5s. to 6s., and there are a few small rooms let at 1s. 6d. Three or four families, who are set on quiet, are able to occupy a house, and are not forced into contact as in a block, with a number of less self-controlled neighbours; yet the fact that there are three or four in a house using yard, wash-house and staircase in common, makes an excellent reason for that personal supervision so essential to order and cleanliness which we ladies are able and glad to provide.

Rebuilding is quick, clearance is quick; but this individual and detailed work necessarily takes time; nor is its effect easily discerned, when looked at by the cursory visitor or newspaper reporter.

In my experience it is thus individually and gradually that this class of tenant can be raised ; and among the means for their improvement I should rank as almost the most potent the silent influence of those quiet and righteous families among them who can be protected and encouraged to live near them.

I quite accept the descriptions given of much that goes on in the street. I should be the last to palliate the sense of horror and shame that such things should exist among us ; my own fellow-workers often come back awed by the weight of evil there ; but I would point out that it is not, in this neighbourhood, the houses which are in fault ; but the government of them and the lives of the inhabitants.

REMAINING PLAGUE SPOTS.

May I add a few words as to the measures needed to carry such reforms further.

The control of seventeen houses in a long street does not entirely secure order in the street, and though we have been able through the help of friends to add during the last four years nine more to the original seventeen, and to purchase eighteen at the further end also, which were not so bad, but were likely to become so, there remain many over which we have no control whatever. These are centres of disorder, and tell heavily against those we manage. The first point in any effort for further reform would be to get control of these. The short leases form one element of difficulty, and the ground landlords should be approached.

INDISCRIMINATE ALMSGIVING.

The law affecting the management of the public-houses in the district should be enforced. Evidence as to the conduct of these should be obtained and acted on. Indiscriminate giving should be avoided, and wiser action taken by the charitable. These people are not poor as a rule ; they spend enormously in drink, they pay double rent, if it be exacted nightly, rather than half the amount if they have to keep it for a week. The men often will not work, but live upon their wives. All this is perpetuated by foolish almsgiving. I am working in South London, far from the well-to-do, and I do not find there nearly as many thriftless, nor one-tenth as many lying drunk on their doorsteps, on a Bank Holiday, as I found when I went to Notting Dale. This is a heavy responsibility for the donors to beggars and impostors.

It is inadvisable to stigmatize a neighbourhood with such names as "Modern Avernus." The drunkards and the fighters are much in evidence ; it is they who make the impression if you enter the street on a Saturday night ; but in the houses themselves, out of sight and quiet, are respectable little homes, gentle and industrious widows supporting their families, unob-

trusive men returning to happy, well-conducted homes ; and everywhere about among them managers set on their encouragement and protection, eager to give them extra appliances, or start their children in good work, determined to secure decency and order for them.

I do not wish to praise these ladies ; they are the last to desire it ; they feel such work their duty ; but I do say that it is by such influence in such a street, by such detailed supervision by those representing the owners, that a group of rowdy people in the district in which they dwell can, so far as my experience goes, alone be redeemed and set in order.

CHAPTER V.

WHAT CAN BE DONE BY OTHER AGENCIES.

Few people not immediately connected with, or intimately interested in, housing reform and rescue work in the slums of our large cities realize to the full how great an effect the drink evil has on our social miseries, and therefore it is necessary to emphasize this branch of the housing problem.

The evidence given to the Housing Committee of the Birmingham City Council by missionaries, relieving officers, school attendance officers, and other workers in the slums, is full of statements to the effect that to a very large extent excessive drinking is responsible for creating slums.

The following quotations cannot fail to be of interest :—

Rev. Thomas Pipe, Fazeley Street Mission :

“ There are many living in small houses who go in for the cheapest possible rent, not because they cannot afford to pay more, but because they want every penny they can get for drink.”

Mr. A. H. Barker, Birmingham City Mission :

“ To a very large extent drink is the cause of this state of things, and no housing reform will be of the slightest use until temperance reform is advocated more vigorously than it is at the present time.”

Messrs. Lines and Richards, Relieving Officers :

“ If the tenants could be prevailed upon to pay 1s. per week less for beer, and 1s. per week more for house rent, they could have a house to themselves and live in better surroundings, and it would do a great deal towards solving a difficult problem.”

Messrs. Reynolds and Pritchard, School Attendance Officers :

“ The great difficulty is that there is nothing to counteract the inducements to spend so much money in drink. The public-houses are always full, and the tenants seem always able to pay for drink, even when they say they have no money to pay the rent.”

The evidence given before the Glasgow Municipal Commission on the Housing of the Poor contains many similar statements, some of which are most striking, not only in themselves, but also because they completely corroborate the Birmingham evidence.

The following are a few only of the many references in such evidence to the drink evil :—

Elizabeth Tennant, or Martin, wife of a furnaceman :

“ But as both of us drink, we cannot see our way to furnish a house, and prefer to remain in furnished lodgings.”

David Myles, Night Inspector :

“ I have known cases where people living in ticketed houses earn £2 per week.”*

J. R. Motion, Inspector and Clerk of Glasgow Parish :

“ Drink, premature marriages, and gambling are the main causes of pauperism. Again, if we could get rid of the drunken and immoral people there would be very few to provide for, as far as housing is concerned ; 95 per cent. of crime is caused by drink. Workmen and tradesmen spend a good part of their wages on drink which they might put into rent.”

Miss K. V. Bannatyne and A. M’Cracken, Charity Organisation Society :

“ Drink to a very large extent causes the Housing Problem.”

Miss M. B. Blackie, Glasgow Kyrle Society :

“ Drink is the root of the Housing Problem. If we had less public-houses, we should require less police.”

Rev. Canon Mackintosh, Archdiocese of Glasgow :

“ The multiplicity of small public-houses, especially in slum districts, has a most deleterious effect on the population.”

Rev. G. Lawrie :

“ Drink is very largely responsible for the Housing Problem. It is sometimes a cause and sometimes an effect.”

With this evidence before us, and also the public statements made by Mr. Addiscott, Mr. John Burns, and Dr. Robertson, Medical Officer of Health for Birmingham, which are given below, it is not surprising to find that careful observers and moderate-minded men are of opinion that if there were no excessive drinking, the Housing Problem would be very largely solved.

Mr. J. W. Addiscott, Chief Inspector of Nuisances, Plymouth :

* A ticketed house is one which has been measured and bears on the outside of the door a metal ticket showing its rotation number in the property, the total number of cubic feet of free space, and the number of adults allowed, children under ten years being designated by one-half. Practically ticketing is resorted to only when it is considered desirable to inspect the houses for overcrowding during the night.

“ If one-half only of the money spent in drink and self-indulgence was spent on the house, there would be no Housing Problem.”

Mr. John Burns, M.P. :

“ The one supreme remedy immediately at hand is for the overcrowded to drink less and to think more.”

Dr. Robertson, Medical Officer of Health, Birmingham (Report on Floodgate Street Area, October, 1904) :

“ On the area we found a large number of skilled artisans who admitted receiving good wages and who were apparently living in conditions of poverty from drinking, gambling, or other unnecessary expenditure.

“ It is difficult to say whether drink, combined with ignorance and carelessness, does not play as important a part—or even a more important part—than all the conditions of bad housing, smoky atmosphere and poverty.

“ If we can by any means remove this abuse of drink, a great step in the direction of cleanliness and better health will be made.”

These opinions, so strongly expressed by disinterested people, led to careful and definite inquiries being made as to the effect on the Housing Problem of the reduction of the number of licensed public-houses in Birmingham.

One member of the Birmingham City Council Housing Committee informed me that in those particular small areas where the number of licensed houses had, by the Joint Committee of magistrates and brewers, been reduced by one-half, there was already a great improvement in the way the people lived ; their houses were cleaner and more sanitary in every respect.

This statement, coming as it did from a strong supporter of Mr. Balfour's Government, was very striking, but it did not, however, seem to me quite circumstantial enough to base a conclusion upon, and therefore I have made personal inquiries when visiting the houses represented to the Housing Committee as unfit for habitation. These houses are, of course, when represented all bad and quite unfit to live in, yet in some cases there is evidence of an attempt to keep them as clean as possible, and the children show signs of care and attention. Whereas in others, unfortunately, a majority, the tenants neither trouble to look after the cleanliness and comfort of their homes nor the education and welfare of their children. Excessive drinking is generally found to be the cause of the neglect.

It is naturally difficult to obtain absolutely reliable information by questioning people seen for the first time, but when visitors treat the tenants of the slums with discretion and consideration, they can obtain a large fund of information, which, after careful sifting and consideration, carries the weight that always goes with practical personal experience.

Time after time I have found the tenants of small and dirty houses to be in actual receipt of large wages.

Where little or nothing is spent on drink, the houses and the children are cleaner and more respectable, even when wages are low, than where there is plenty of money spent on the parents' drink. One case in particular, and this is by no means an isolated instance, struck me very forcibly. An owner was called upon by the Housing Committee to spend a large amount of money on two courts. He carried out a considerable amount of work according to the requirements of the Committee, and yet six or twelve months afterwards the tenants made the houses almost as dirty as ever, and this was in no way due to the manner in which the repairs were done, but to the condition of life in the neighbourhood.

There is in the neighbourhood to which I am now referring a large excess of public-houses beyond what are required for a reasonable supply of drink to the inhabitants.

The Birmingham and Glasgow evidence, and the personal experience of the Housing Committee, led me to the conclusion that diminishing temptation to drink, by a reduction in the number of licensed houses, leaving only a sufficient number of public-houses to supply the legitimate needs of the neighbourhood, would help very much indeed towards the removal of the present unhappy housing conditions. This opinion is supported by the fact that, in several instances besides the one cited above, I have seen the money expended by landlords on improving their property wasted by the neglectful and destructive habits of the tenants, encouraged by the excessive drinking facilities of the neighbourhood. On the other hand, where opportunities for and temptations to excessive drinking are less obtrusive, the improvements made by the landlords have been appreciated by the tenants.

The last reduction of public-houses in Birmingham, namely, fifty over the whole city, was too small and scattered to have any effect on the inhabitants of any particular neighbourhood, and this has led thoughtless and also self-interested people to come to a wrong conclusion concerning the effect of a reduction of drinking facilities; but we can form a trustworthy opinion from the results obtained in the small areas that were dealt with before the "revolt of the brewers." These results justify us in believing that such a policy applied to the whole city would effect a very marked improvement in the conditions of the slums.

In this controversy we have, on the one side, the temperance extremists, and, on the other, the drink extremists. Moderate men will not be too much affected by the views of either of these parties, but they must realise that the views of the extreme temperance party are at any rate monetarily disinterested,

whereas the brewers or drink extremists on the other hand would not be human if their views were not biased by the effect on their profits of any reduction in the consumption of drink.

To use the graphic words of a local brewer, "The Birmingham surrender scheme had to be stopped because it was reducing the consumption of drink." The Birmingham surrender scheme is fully described by Mr. Arthur Chamberlain in a pamphlet published by Cornish Brothers, Ltd., 37 New Street, Birmingham. This scheme came into action in 1898, and in a few words may be summed up as follows: An area was selected and all the licensed houses in that area were valued. It was then determined which houses should be surrendered, and the owners of these houses received compensation from the owners of the houses that remained. Compensation was, in reality and not merely in name, provided by the trade itself, and the justice of betterment was observed. The excess of compensation over betterment, if any, was debited to profit and loss and provided by the general body of the trade.

The carrying out of the scheme was placed by mutual consent in the hands of a joint committee of three magistrates and three brewers.

It is necessary to explain the Birmingham surrender scheme, because many people confuse it with the plan of granting new licences on the surrender of one or more licences. That plan was tried and discarded for reasons that cannot be gone into here. Colonel Cranford, in the *Monthly Review* for June, 1904, pointed out some of the reasons why the plan of giving "new licences for old" has proved unsatisfactory.

A reduction in the number of licensed houses was effected, not merely talked about, and there were prospects in the near future of an increased rate of progress, when suddenly a great agitation put an end, for a time at any rate, to the work of licensing reform in Birmingham. This agitation in Birmingham was coincident with the agitation all over England which resulted in the passing of the Licensing Act, 1904.

It is well in a matter of such vital importance to leave on one side all extreme views, and to consider carefully how the reduction of public-houses affects the Housing Problem. It would also be well if politicians responsible for the legislation of the country were induced by the evidence of those labouring in the slums to inquire further into the drink question. To me it seems unfair and un-English for one set of property owners (the rich brewers) to be allowed to continue the excessive practice of a trade which puts another set of property-owners (owners of small house property are often far from rich) to a great deal of unnecessary expense. Let politicians thoroughly study the drink question as it affects the Housing Problem, and, regardless of political and social influences, however powerful and persistent

they may be, strike bravely at the root of a great evil that causes so much misery. Several supporters of the Licensing Act, 1904, expressed in the House of Commons their belief that to reduce the number of licences would not reduce drunkenness. From this it would appear to impartial observers that the Act was not intended by its authors to expedite that urgently-required reform, the reduction of the number of licences. All I have to do is to point out that so long as the evil of excessive drinking exists, so long will the labours of social reformers, philanthropists, local authorities, and property owners in attempting the solution of the Housing Problem be largely thrown away. Also that where the abolition of excessive drinking facilities has brought down the number of public-houses to a figure sufficient for the legitimate demands of the neighbourhood, and no more, as in the three small areas of Birmingham dealt with by Mr. Arthur Chamberlain and his colleagues, there we find a great step towards a better state of housing affairs.

In view of Dr. Robertson's weighty remarks concerning excessive drinking in the Floodgate Street area, it is very much to be regretted that at the licensing sessions of March, 1904, the Birmingham magistrates decided, by a very narrow majority, not to abolish any of the redundant licences on that area pending the coming into force of the Licensing Act, 1904. An opportunity which may not recur for some years was missed of effecting an important social reform in a part of Birmingham which sorely needs assistance.

The proposal to remove 16 out of the 43 licences on this area, if carried through, will no doubt do something in the direction we are considering, but it is quite inadequate to the needs of the case.

I am not concerned with deciding where the blame lies ; my province is confined to pointing out how hopelessly unsatisfactory is the present condition of licensing affairs in Birmingham as far as the housing problem is concerned.

I cannot leave this part of my subject without insisting upon the fact that the conditions of slum life are a great incentive to drink, as well as drink being a large contributor to the existence of our slums. No one can visit the bad parts of our big cities without a feeling of wonder that any sober men and women are to be found there. It is cruel to blame unreservedly slum-dwellers who take to drink ; it is criminal to permit the existence of excessive and unnecessary temptations. No excuse of ignorance or apathy, or of financial, social, or political influence, however great it may appear to be, will relieve from blame those responsible for the present licensing conditions in England. If better housing and kindred work are to make any headway, these unnecessary temptations to drink must be removed.

The next point with which we have to deal is the land question.

At the present time land is held up in our large cities until it reaches a value to satisfy the owner. It is not desirable to interfere with the liberty of the subject, but it is very unsatisfactory that people who do this should escape paying their proper proportion of the cost of the government of the district in which their land is situated.

When it is remembered that the value of land depends very largely on the enterprise and energy of the community living on or near it, there seems every reason why landowners should pay their fair and full share* of the cost of that government which protects their property and often greatly increases its value.

The proposal to tax land values and to give Local Authorities power to buy land at the price put on it by land owners themselves for the purpose of taxation, would no doubt prevent this holding up of land, which interferes so seriously with the available supply of a commodity not producible by human hands, and which forces its price in and around big cities above what it would be if there were free trade in land.

Under present conditions, so long as a man does nothing he pays next to nothing ; but the moment he begins to work or lets someone else do so, the tax collector levies a heavy fine. The present system is, in fact, nothing more nor less than "a premium on idleness and a tax on industry." On the other hand, the taxation of land values would encourage rather than hinder energy and enterprise, and should bring land into the market more freely than is the case at present. A step in this direction is absolutely essential to the problem before us.

Another advantage would be that the Local Authorities could buy up land at fair, instead of at exorbitant, prices, with a view to laying it out for building on sound and healthy lines. That is to say, it would enable English Local Authorities to follow the excellent town extension plan adopted by many German towns, which is shortly described in the next chapter of this book.

The villages of Bournville and Port Sunlight, and the plans of the Garden City Association now being carried out at Letchworth in Hertfordshire, show what could be done if Local Authorities were to undertake the duties of ground landlords. Local Authorities have many disadvantages as compared with private individuals or limited companies, who are concerned with one thing and one thing only, but they could do two things.

1. They could lay out large tracts of land on a comprehensive plan, with a sufficient number of broad streets to take through traffic, narrower streets where the traffic of only those living in them is the chief thing to be considered, terraces for

* Some authorities on the question think they do this already.

those who prefer quiet and freedom from dust, and, above all, a sufficiency of breathing spaces for elders and playgrounds for children.

2. They could exercise reasonable control over the class of house built, and the quality of materials and workmanship employed.

The attainment of these two objects might also be assisted on all new building estates if local authorities were empowered to require the provision of sufficient open spaces, etc., before passing plans for new roads and buildings. The present system of waiting until the land has gone up to building prices before buying it for public parks is obviously wrong.

I do not presume to say whether all or any of the present proposals for reforming our land laws and taxes are right or wrong; on the contrary, I recognise that able and conscientious men who have closely studied this subject see great difficulty in attaining the object in view without inflicting hardships that will hinder progress and reform. The details of any scheme dealing with so intricate a problem must of course be most carefully worked out and considered, but that is no reason for not attempting to improve the present conditions. A reduction in the price of land would undoubtedly help matters, but the vital points are to increase the supply of land available for building purposes, and to ensure that new suburbs are properly laid out.

My next suggestion is that the rise in cost of building which has been already referred to would certainly be to some extent counteracted by the abolition of what is known as the "Ca-canny" policy still adopted by some of the workmen employed in the building trade.

Mr. Lever, himself a lifelong Trades Unionist and the founder of Port Sunlight, in a speech at Liverpool, in 1902, referred to this point in the following words:—

"Cottages on a pattern which thirteen years ago cost £200 now cost £330, because the men engaged in the building were not doing their best and did not turn out the same amount of work. No better wages per week were received by the workmen, but all over the country there seemed to prevail the mistaken idea that for a man to work his best for his master in the old-fashioned way was an act of disloyalty to his fellow workmen, and therefore he ought to keep his work well within the compass of his ability. The belief prevailed that it would be robbing a mate and taking the bread out of his mouth for two men to do the work which they thought ought to provide employment for three men. Wherever that policy was carried out it would drive the trade across the seas, and in the result would cripple England as a nation. The first who would feel the effect would, unfortunately, be the very class it was intended to benefit.

Such a policy did not bring the workmen better wages and more recreation, and in his opinion that question along with the land question was at the root of the Housing Question to-day."

And when attacked he added :—

"He had always done his utmost to further Trades Unionism. He believed in it and was friendly to it.

"If the workers would not take a word of advice from a friend, from whom would they take it ?

"He believed it was the hustlers among working men who made work plentiful.

"His disposition to Trades Unionism had always been friendly, and he thought his life proved that."

The "Ca-canny" policy is now repudiated by Trades Union leaders, and therefore it is not unreasonable to hope that before long we may see all workmen as anxious to give a fair day's work as they now are to get a fair day's wage.

This most desirable state of affairs might be hastened if employers of labour would, by fair-minded and liberal treatment, encourage their men to work harder, instead of grudging them good wages for honest work, and cutting prices the moment they see men earning more per week than they think they ought to have.

The fiscal discussion has drawn every one's attention to the axiom that the cheaper commodities are the more people there will be who can afford to buy them ; and therefore the more employment there will be for the working men engaged in producing them.

This being so, a workman who gives a fair day's work for a fair day's wage is not, as some think, robbing his neighbour of a job, because the cheaper the work is turned out, the more work there will be to do.

CHAPTER VI.

THE EXAMPLE OF GERMANY.

It is quite impossible in the space at my disposal, and indeed it is not my wish, to deal fully with what is being done in Germany towards the solution of the Housing Problem. I shall simply endeavour to give a broad outline of the system, which is explained at length in Mr. Horsfall's interesting book on the subject.

Those who are working at the Housing Problem in England with a view to the mending or ending of existing houses that are unfit for habitation, recognize that something must be done, and that quickly, to prevent the creation of new slums which are in the process of formation at the present time in many suburban districts.

English byelaws enable Local Authorities to insist upon certain regulations as to air space, etc., etc., but they do not enable, nor on the whole is it perhaps possible that they should

enable, Local Authorities to ensure any new building areas being laid out with recreation grounds for children and the breathing spaces necessary for preserving the health of the community.

This ideal has been attained in some German towns, and could be attained in England if English town councils, like some German town councils, owned large quantities of land. The Local Authority as ground landlord is able, before building commences to lay out virgin areas on a complete plan, which has been well described as the Town Extension Plan. It also deals on similar lines with the rest of the land in the district under its jurisdiction.

By the adoption of this policy the community benefits in two ways:—

1. The creation of new slums is prevented, and the land is laid out for the building of artisans' dwellings and other purposes in accordance with the latest knowledge as to what is necessary to the health of the community in the matter of open spaces and other important matters. Better houses and better surroundings are ensured for the poorer classes.

2. Any increase in the value of land caused by the increase and energy of the community goes into the pockets of those who have created the increased value, and in the same way the whole monetary value of any public improvement, such as improved means of communication, etc., etc., goes into the pockets of those who have borne the cost of the improvement.

It may possibly elucidate my meaning with regard to this second benefit if I draw attention to the present state of affairs in this country. As things now are, when an improvement is suggested, such as the laying down of a tramway, the widening of a street, etc., etc., land owners and property owners, whose land or buildings are required for the improvement, always get from the community for their property a larger sum of money than it is really worth, and certainly more than they would have got if the improvement had never been projected by the Local Authority.

This is not the worst of it. There have been cases too numerous to mention where property owners have opposed and obstructed important public improvements because they find that by this means they get a higher price for their property.

And then, when it is all over, "the unearned increment," the increased value of land due to the improvement which they have opposed, goes into their pockets instead of into the pockets of the community to whom it really belongs, being brought about, as it is, by the increase in population and by the energy and ability of those responsible for the management of public affairs.

This unsatisfactory state of things is remedied without doing injustice to anyone, by the German plan of Town Councils buying

up as much land as they can afford, and thus the great evil of holding up land until it will fetch a certain price, which militates so seriously against the healthy development of our English cities, is to a large extent if not entirely prevented.

Having shown the wisdom of Local Authorities owning considerable tracts of land, the question is how to make use of it.

Should they build artisans' dwellings themselves or should they encourage other people to build on their land ?

My views on the first question are definitely stated in Chapter III. referring to the question of municipal house building.

Then comes the question as to what sort of people the Local Authority should encourage to build on their land, and there I would once more draw attention to the example of Germany, where town land is offered on building leases to what Mr. Horsfall so aptly describes as "building societies of public utility," and also to private builders.

A condition on which they lay great stress is that an exorbitant percentage of profit must not be looked for by those leasing town land. Building societies or private individuals must be satisfied with a four per cent. return, and in case of liquidation must not pay their members more than the nominal value of their shares, any surplus being reserved for public purposes, and in that case the town land is sometimes let at a temporary loss for the building of artisans' dwellings.

The advantage of municipal ownership of land on the lines sketched out above as opposed to municipal house building is that the Local Authority can benefit a far larger proportion of the community by the expenditure of any given sum of money. Birmingham, for instance, if it confined itself in the matter of housing to owning land, could, I think, raise sufficient money for the purpose to accommodate all the artisans' dwellings required to meet the increase in its population. There would, therefore, be no danger of taxing the many for the benefit of the few. Whereas it is evident that Birmingham's financial resources would be exhausted long before the Corporation had built houses for even a tenth part of its artisan inhabitants.

A few extracts from Mr. Horsfall's book will no doubt be of interest.

"In Germany it is recognised by all careful observers of the subject that two of the necessary conditions are :—

"1. 'There shall always exist carefully thought out plans prepared by the Town Council, reserving sites for institutions, open spaces, etc., etc., needed by the community as well as for the houses themselves.

"2. That the Town Council shall be prepared to give to co-operative and other building societies, and if necessary also to individuals who are willing to erect houses of the kind most needed loans at a low rate of interest.

" 3. A sufficient number of wide streets must be arranged for, and streets used exclusively for dwellings must not be so wide as to make the houses too costly.

" 4. The Town Council shall have power to purchase, without having to make application to Parliament, and at a reasonable price, as much land in and near the town as it desires to buy.

" In England the chief cause of evil is that our towns lack the pleasantness which is the most important condition of cheerfulness and hopefulness necessary to the good of the community.

" The insistence on the need for leaving a large proportion of land uncovered in the outer parts of our towns would result in making it impossible to house too large a number of persons on a given area of land, and would prevent the price of land rising as much as it otherwise would.

" The evils which at present prevail have their chief source in unhealthy speculation of land. This would be mitigated, if not entirely prevented, by the adoption by Local Authorities of a suitable land policy.

" Reasonable rents for workmen's houses can be ensured only if suitable sites are taken for all time out of the reach of speculation.

" Experience shows that the mere existence of the possibility of legal compulsion suffices in most cases to induce those who suffer unjustifiable opposition to come to a reasonable arrangement in good time.

" The town of Dusseldorf in the last few years has incorporated a wide belt of the country which surrounds it, and is now covering this belt with streets, open spaces and buildings.

" Owing to the success with which it has managed its land Ulm has been able to spend large sums on new schools, new streets, etc., etc., without increasing its rates.

" Persons who have regard to hygiene soon call attention to the fact that the interests of health are not satisfied by general wideness and straightness of streets, but in certain circumstances are injured thereby.

" Broad streets are required for traffic, but are disadvantageous in causing dust and especially in causing the ground to be covered with high buildings placed too close together.

" A well-considered network of broad streets for traffic must be provided for in town extension plans, but care must also be taken to provide narrower trafficless streets in order to promote the building of a more desirable small dwelling house."

The achievement of the scheme that has been briefly explained in this chapter would be greatly facilitated by an Act for the taxation of land values on the lines that a man must declare the value on which his land is to be taxed, on the understanding that the Local Authority may purchase his land at that price if they wish to do so.

In Germany Local Authorities are allowed to rate sites which have been built on, on the amount for which they could be sold.

At a special meeting of the Birmingham City Council Housing Committee, on May 24, 1905, it was decided to send a deputation to Germany. The business of this deputation was to find out on the spot exactly what is done, and how it is carried through. The laws and customs of England are very different from those of Germany and it was not supposed that it would be possible to copy exactly what is done there, but it was hoped that on information obtained from those engaged in the administration of such a policy on the Continent it might be possible to found a scheme for surmounting the difficulties in the detailed working of a similar policy in this country.

CHAPTER VII.

A SUMMARY OF SUGGESTIONS FOR SOLVING THE HOUSING PROBLEM.

My suggestions for the solution of the Housing Problem are as follows :

1. The firm but friendly enforcement by Local Authorities of the powers entrusted to them by Parliament under Part II. of the Housing of the Working Classes Act, 1890.

The Act is certainly capable of improvement, but a great deal can be done under it by those determined to improve the dwellings of the people. Experience both in Birmingham and elsewhere shows to be groundless the fear that the people will be unhoused by insisting upon the mending or ending of insanitary houses. They may be "unhoveled"; they will not be unhoused. So long as landlords are allowed to let, and tenants allowed to inhabit insanitary houses, so long will cheap and nasty dwelling-house accommodation abound to the detriment of the whole community, but when it is recognized that bad housing accommodation will be condemned by the Sanitary Authority, in the same systematic way that bad food is already condemned, then a demand for good houses will arise, and a supply will follow that demand, as day follows the night.

House rents will rise to a certain extent, and so does the price of food. Good food is dearer than bad food, but that does not prevent the condemnation of bad food.

2. In large towns like Birmingham, where girls and boys are so largely employed in factories, there is little opportunity for the future housewives of the artisan classes to learn how to manage a house either from the hygienic or the economical point of view.

This want might be supplied by the Education Committees. At the present time large sums are spent on technical education, but in many places comparatively little is spent on the teaching

of domestic economy in all its branches, than which there is to my mind no technical education more vitally important to the future health and prosperity of our race. A healthy worker in a healthy house is every bit as much an axiom as the old Latin proverb, "*Mens sana in corpore sano.*"

3. For those too old to study domestic economy in Board Schools or Technical Schools, there is an excellent substitute in Miss Octavia Hill's system of rent-collecting, which has the inestimable advantage of introducing the element of human sympathy. Under this system landlord and tenant are no longer hereditary enemies: they become personal friends, learning much from each other, with the proved result that the landlord gets a safe four per cent. on his or her outlay, and the tenant gets a comfortable house of which he or she is justly proud.

My friend, Dr. A. H. Carter of Birmingham, has aptly said that work of this nature (*i.e.*, rent collecting by ladies) might be most conveniently and advantageously carried out by ladies now engaged in district visiting, if they would undertake a course of the training necessary to qualify them for this special work.

4. It is always better to lead than to drive. But in cases where it has been found impossible to lead, then punitive powers must be brought to bear, and tenants who will not keep their houses clean, or who persist in overcrowding them, must suffer the penalties of the law.

A dirty or overcrowded house is as much an offence against the well-being of the community as a drunkard.

It is not fair to condone the one offence and punish the other.

5. The necessity for a complete and modern system of tramways, with a frequent service of cars in our large centres properly connected with similar systems in the surrounding districts, is so universally admitted that it is unnecessary for me to do more than mention the matter.

6. Steps should be taken to ensure that a requisite number of open spaces (breathing spaces for the whole community; places for rest and promenade for the older people, and playgrounds for the younger) are provided in every new district that is opened up by tramways or other means of communication. Unless forethought is exercised, this is very often rendered unnecessarily expensive, if not absolutely impossible, by the development of the neighbourhood.

7. The utmost care should be taken to ensure that byelaws and other public regulations do not unnecessarily increase the cost of building new houses. Red tape officialism must give way to common-sense and practical utility. In Birmingham, as mentioned earlier in this pamphlet, the byelaws as to the houses themselves have already been modified so as to reduce

the cost of building without interfering with its efficiency, but it seems to me that in this direction something still remains to be done with regard to roads and terraces. There must be in every new district a sufficient number of wide, well-made roads along which the great preponderance of the traffic will go. There will be other roads used almost exclusively by the tenants of the houses in those particular roads, which need not, and indeed it is far better that they should not, be so wide or so expensively made. A wide road not only means more dust and other annoyances, but it must increase the cost of the buildings fronting to it, and thereby encourage the erection of high buildings instead of the small self-contained tenements so much preferred, and in my opinion rightly so, by British working men. Overcrowding per acre is quite as bad as, if not worse, than overcrowding per house.

Terraces are advantageous to the tenants, and also enable a working man's dwelling to be provided at less cost. They give people not able to afford an expensive house some of the advantages of the peace and quiet away from street traffic which is enjoyed by the tenants of larger houses "standing in their own grounds," and the light and air necessary to health is obtained by the opening into the street.

8. Those who have read Mr. Horsfall's book, *The Example of Germany*, or the short *resumé* of it given in Chapter VI. of this book, will realise at once how much it would facilitate the attainment of many of the ideals set out above, if English cities could and would adopt the Town Extension Plan, and also buy up at reasonable, not exorbitant, prices large tracts of unoccupied land adjacent to that built upon.

9. An Act for the taxation of land values, with a clause to the effect that landowners should themselves fix the amount on which their land is to be taxed or rated, and that Local Authorities should have the power to purchase the land at that figure for whatever purpose they liked to use it, would greatly accelerate the adoption by Local Authorities of the Town Extension Plan. Such an Act with such a clause would have this advantage, that a far larger proportion than at present of the increased value (increment) due to future public developments and improvements would go into the pockets of those to whom the developments and improvements were primarily due.

If, on the other hand, it were considered better that the local authority should make the assessment, as at present, then the private owner might be given power to compel them to take the land at their own assessment.

It seems to me that it ought to be possible to draft a bill on these or similar lines that would be absolutely fair to the community and to landowners. If this were done, then local

authorities would, among other advantages, obtain much more control over the quality of the materials used in house building. Every one with experience of house building knows how much control the ground landlord can exercise in matters of this sort.

This same object might be attained by giving local authorities more control over ground landlords when laying out building estates.

Byelaws are all very well in their way, but they are liable to fail in their effectiveness when it comes to the question of the quality of the materials used.

10. The number of public-houses in new districts should be rigorously kept down, and no new licences either "on" or "off" should be granted unless the inhabitants of the district signify by their votes that they wish for increased drinking accommodation, the votes to be taken officially on the referendum or some similar system. Many working people go to considerable inconvenience and expense in order to move into what they consider a more respectable neighbourhood, and it is manifestly very hard on them, after all the trouble they have taken and expense they have been put to, to have a public-house forced upon them by magistrates who mean well towards the people for whom they are providing, but who do not realise what their action means. Their opinions would probably change if it were proposed to establish a public-house at their own drive gates.

In every district where the number of licences is above that laid down by Lord Peel's Parliamentary Commission (one licence to every 700 inhabitants) the supply of drinking facilities must be reduced to the legitimate demand of the neighbourhood, and it must be done quickly, always remembering, "How oft the means to do ill deeds make ill deeds done."

It is beyond the scope of this pamphlet to enter into an argument on the licensing question. I am only concerned to point out that the reduction of redundant drink licences is absolutely vital to the solution of the Housing Problem.

In a court in a certain street of Birmingham a considerable amount of money has been spent on repairs during the last few years, and yet the houses are in an unsatisfactory condition because of a public-house next door.

It is very unsatisfactory to be obliged to call upon the owner of these houses to spend any more money, so long as the powers that be allow this excess of drink to be dumped on his tenants. This case is typical of many others.

11. It will, perhaps, be said that these suggestions are all very well, but no proposal has been indicated which will ensure the provision of artisans' dwellings "within the means of the people." To that I would reply that it is not the duty, and further, that it is beyond the power of any governing authority,

national or local, to fix the price for the whole community of any article in universal use, such as food, clothing, or house accommodation. A price may be fixed for a favoured few at the expense of the rest of the community, but it is beyond the financial resources of any local authority to provide housing accommodation for all its citizens, and this being so, the question arises as to who shall be provided for and who shall be left out.

This leaves the door open for favouritism of the worst description. But governing authorities can ensure that the dwellings provided shall be healthy, and they can take steps to avoid unnecessarily increasing the cost. And in this, Trades Union and other working men leaders can much assist by using their great influence to keep down the cost of building, remembering always that the cheaper an article is, the larger the number able to afford it, and therefore the greater the demand. That is to say, the harder working men employed in the building trades work, the more employment there will be for them and their mates, and the better it will be for other working men who require a healthy house at a moderate rent.

By this, I do not mean that they should allow themselves to be sweated. No reasonable and fair-minded man can tolerate sweating, but it is not unreasonable to suggest that every working man should follow the example of those working men who regard it as a point of honour to put in a fair day's work for a fair day's wage, as well as regarding it as their duty to themselves and their families to get as much wages as they can on pay-day.

12. No housing reformer can feel anything but the deepest gratitude to Mr. Lever, of Port Sunlight, and Mr. George Cadbury, of Bournville, for their invaluable contributions to the solution of the Housing Problem.

Now that the first Garden City—thanks to the energy and enthusiasm of Mr. Ebenezer Howard, Mr. Thomas Adams, and other well-known philanthropists—has been fairly started at Letchworth in Hertfordshire, no suggestions for solving the Housing Problem would be complete that did not refer to that scheme, full particulars of which can be obtained from the Garden City Association, 345 Birkbeck Bank Chambers, Holborn, London.

There are many other Societies, Associations, and semi-philanthropic Companies to whom all housing reformers must be grateful for their share in the solution of the Housing Problem. Particulars of the work and methods of several of these Societies, etc., will be found in the following Appendix.

In conclusion, I don't pretend for one moment that the foregoing suggestions, if adopted by those concerned, would completely solve the Housing Problem. So long as human nature

is what it is, this and the other social questions with which it is so intimately connected will be always with us. But I do believe, after several years of practical work and careful theoretical study, that the Housing Policy advocated in this little book would, if carried out, very considerably alleviate a great deal of the unnecessary suffering that now exists in this prosperous island, and I think the time has come for the people of England to refuse to allow important and urgent domestic questions to be any longer neglected even for the sake of our children across the seas. No Empire can be in a really safe, sound and satisfactory condition unless the heart of that Empire is pure and healthy.

APPENDIX I.

CITY OF BIRMINGHAM.

REPORT OF THE HOUSING COMMITTEE PRESENTED TO THE COUNCIL, ON THE 20TH OF OCTOBER, 1903.

In order to obtain complete information and real facts on which to formulate a policy for dealing with the housing problem, your Committee have, during the last twelve months, been taking evidence from various ladies and gentlemen who have come in contact with the poorest class of our fellow-citizens, in the way of providing housing accommodation for them, in inspecting that housing accommodation, and of philanthropic work either statutory or voluntary.

This evidence is given in detail in the book accompanying this report. After the local evidence, will be found an abstract from the speeches and writings of people whose work and experience in this direction make their opinions worthy of serious consideration.

Before suggesting a remedy for any evil, it is necessary to find out the causes of that evil. The evidence referred to above shows that the causes of the present unsatisfactory condition of so many houses in Birmingham are as follows :—

(1) In past times, a very large number of houses were erected in such a way as to be unfit to live in, according to modern ideas of sanitation.

(2) For some years past the Corporation have ordered a large number of minor repairs ; but they have refrained from ordering bad houses to be radically reformed or demolished, for fear of increasing overcrowding in the houses that remained. The lesson to be learnt from the history of the Birmingham Improvement Scheme points to a different result. By that Scheme 478 were demolished, and yet in 1884, when the work of demolition had had time to take effect, it was found that there was “adequate dwelling house accommodation for the artisan and labouring classes within the borough.” An exactly similar state of affairs resulted from a large improvement scheme in Glasgow, undertaken about the same time as the Birmingham Improvement Scheme.

(3) The evidence shows that many of those living in unfit houses are reduced to that condition by drinking, gambling, and improvidence, and that the condition of the houses is often due to the dirty habits of the tenants.

(4) It also shows that a large number of people are living in cheap houses who could and would afford to pay an increased rent for houses put right under the direction of the Housing Committee.

(5) At the same time there is a proportion whose circumstances will not admit of their paying more than 3s. or 4s. per week in rent, who are respectable in spite of their poverty, and keep their houses clean and tidy. According to the return obtained from the Overseers, there were in August, 1903, 785 void houses at a rent of 4s. per week or under. If these had been unfit to live in, they would, presumably, have been condemned by the Medical Officer of Health.

(6) It is clear from the evidence that for some years past few houses have been built to let at less than 5s. 6d. The reasons for this are :—

(a) Land has very largely increased in value.

(b) Wages in the building trade have gone up from 20 per cent. to 30 per cent. during the last twenty years. Materials have also risen considerably in price.

(c) Rates are much higher than they used to be.

(d) The building byelaws are much more stringent than they were twenty years ago, although during the last few years some modifications have been made which have reduced the cost of building, whilst still maintaining the recognised standard of efficiency.

(e) The average working man requires better housing accommodation than he used to do. This has lessened the demand for houses of the cheaper type. The tendency has been for the population in the centre to decrease. Many industries have been removed to or established on the outskirts of the city, causing a general and ever-increasing exodus of working men. Large works, with larger colonies of houses outside Birmingham, prove the truth of this statement; while the existence of so many void houses in the centre of the city further substantiates it. The Housing Committee wish to do everything possible to encourage and nothing to discourage a high standard of living and the exodus to the suburbs.

Having ascertained the causes of the present state of affairs, your Committee then considered the remedies that have been suggested, and in the first place examined the *pros* and *cons* of municipal house building. They are of opinion that municipal house building will hinder the solution of the housing problem for the following reasons :—

(1) It is thought that municipal house building will reduce rents, because a Corporation can borrow money cheaper than a private individual. But, in spite of this advantage, experience shows that municipal house building is more expensive than any other.

(2) Municipal houses are often let at cheaper rents than the surrounding houses; but this is only done by making a loss on the transaction. If the governing body could raise sufficient money to house all its citizens, municipal house building would

simply result in the population paying more in rates and less for the other items that go to make up house rent ; but as the Corporation can only house a very small proportion, municipal house building must always in the future, as it has done in the past, result in taxing the many for the benefit of the few.

(3) The evidence shows that rate-aided competition in house building and letting will drive every one else out of the trade, with the result that we shall have fewer houses provided in proportion to the demand, thereby creating a house famine, which is just what every one wishes to avoid. Since the decision of the Council last summer to hold its hand with regard to municipal house building, schemes for the erection of flats have been started by Homes (Limited) and Cregoe Colmore, Esq., at rentals varying from 3s. to 5s. 3d. per week.

(4) It is urged that the governing body ought to provide good cheap houses for those who really cannot afford to pay the ruling price for new houses. The difficulty is to find out the respectable poor. Every one experienced in philanthropic work knows how strenuously these people maintain their independence. They would not go to the Corporation, the Corporation would have to try and find them ; a most difficult thing to do. People who apply for Corporation houses will not all be those who have the greatest need for assistance, and the enquiry necessary to get at the truth would be of such an inquisitorial nature that no governing body could undertake it. Experience has shown that municipal houses are filled up immediately by those for whom they were never intended. If on the other hand, an enquiry were thoroughly carried out, and the limit of wages for municipal tenants fixed, then there would be a gross injustice done to those men just above the limit, and they would have every inducement to earn lower wages, which is exactly contrary to what all reformers are working for.

(5) In connection with the foregoing, it may be remarked that municipal house building is a form of rate-aided charity to the poorest class of the town. This charity comes out of the rates, which are compulsorily collected from all classes of the community, either directly or indirectly in the form of rent. The increased rates necessitated by municipal house building will press most heavily on the large class just above " the poverty line," and with increases for other purposes force many below it. Thus the result will be to still further increase, instead of to diminish, the proportion of the population for whom it is suggested rate-aided houses should be built.

(6) Supposing that municipal house building did result in reducing rent all over the city, this would only have the effect of subsidising employers of labour. It is a well-known fact that wages follow rent. If rents go down, wages will also go down ; and only the employers of labour will benefit. The

evidence shows that there are many people who will only do just enough work to keep body and soul together; lower house rents would only encourage these to work less, and earn less money. Another effect of reducing rents in the city would be to tempt unskilled labour into the town. This would seriously injure the workers now in the city by making competition for employment in the city keener than ever. If the physique of Englishmen is to be maintained and improved, everything possible must be done to get people back to the country.

For these reasons your Committee do not recommend municipal house building. They recommend that:—

(1) Every house in the city that is unfit for human habitation should be made fit as soon as possible; and the Corporation should do what it can to encourage, and, if necessary, compel, the landlords and tenants to keep their houses clean and in good order.

(2) Congested courts should be opened to the streets, cleared of all obstructions, and the out-buildings re-arranged so that a proper amount of light and air shall be admitted to every house that remains.

(3) Open spaces should be provided in the city wherever possible, for the rest and recreation of the people.

(4) At the present time there are 785 void houses at 4s. per week rent and under. If and when the above proposals create a scarcity of good, cheap houses, then, and not till then, should the Corporation consider the question of municipal house building.

(5) Some of the byelaws have already been modified, with a view to decreasing the cost of building without interfering with its quality. It might be considered whether anything more can be done in this direction.

(6) Miss Octavia Hill's system of rent collecting, which has been so successful in other places, should be started without further delay in Birmingham.

(7) The installation of a complete up-to-date system of trams in the city itself, and cheap through means of communication between the city and its suburbs, so that working men who have to earn their living in the city may be able to live in the country, where land is cheap, and the air fresh.

If this policy is vigorously and prudently followed for the next few years, it will, in the opinion of your Committee, enable and encourage the poorer section of the community to live in more comfortable and sanitary surroundings.

These recommendations will, it is believed, improve the conditions of the whole population.

APPENDIX II.

PEABODY DONATION FUND.

Offices : 5 VICTORIA STREET, LONDON, S.W.

This fund was started in 1862 by the first of the munificent donations made by Mr. Peabody, the total sum given or bequeathed by him being £500,000. To this amount has been added the large sum of £958,651 18s. 2d., received for rent and interest, making the total fund £1,458,651 18s. 2d.

At the end of last year the Governors had provided for the artisan and labouring poor of London, 82 cottages of 5 rooms, 101 tenements of 4 rooms, 1,828 of 3 rooms, 2,572 of 2 rooms, and 886 of 1 room ; or a total of 5,469 separate dwellings or 12,328 rooms.

The average rent of each dwelling last year was 4s. 3 $\frac{3}{4}$ d. per week, and of each room 1s. 11d. where the tenants pay the rates, or 5s. 3d. and 2s. 4d. respectively where the Governors pay the rates.

These rents in all cases include the free use of water, laundries, sculleries, and bath rooms.

The rooms are tenanted by all classes of the artisan population, the principal occupations being : labourers (703), charwomen (507), porters (411), carmen (292), needle women (243), warehouse labourers (222).

THE GUINNESS TRUST.

Offices : 64 QUEEN STREET, CHEAPSIDE, LONDON.

This Trust is very similar to the Peabody Donation Fund.

The capital on December 31, 1904, amounted to £355,994 15s. 5d. The sum given by Sir E. C. Guinness (Lord Iveagh) in November, 1889, was £200,000, to which has been added £25,000, given by the Goldsmiths' Company in 1893, and £130,994 15s. 5d. nett income from rents and investments.

There are 9,646 persons living in the Trust buildings, which consist of 2,574 separate dwellings containing 5,339 rooms, and the average weekly rent of each room is 2s. 1 $\frac{3}{4}$ d. per room per week, including use of common room, baths and hot water supplies.

EAST END DWELLINGS CO., LTD.

Offices : 27 CHANCERY LANE, LONDON, W.C.

This Company has housed a population of 6,640, and, last autumn, finished and opened an additional block of buildings containing 78 tenements.

Apparently there has been some little difficulty in keeping the tenements fully tenanted, and the Directors have conse-

quently decided to lower the rents in order to secure sufficient tenants to fill the buildings.

A new block of buildings is also contemplated to comprise 120 rooms, in Old Ford Road, Bethnal Green.

The Company last year paid 4 per cent. on the preference and 5 per cent. on the ordinary shares.

THE ARTISANS, LABOURERS, AND GENERAL DWELLINGS COMPANY, LTD.

Chief Office : 16 GREAT GEORGE STREET, WESTMINSTER, S.W.

This Company was incorporated in 1867, with a capital of, roughly, £2,700,000.

It has erected many cottages in the near suburbs of London, and block dwellings in the central parts of the city.

The rentals of the cottages and double tenement houses range from 5s. to 12s. 6d. per week, and the rentals of the block buildings in the City are based on an average of 2s. 9d. per room per week with a few exceptions; these rentals include the use of washhouses, baths, sculleries, etc.

A dividend of 5 per cent. free of income tax on ordinary shares was paid last year.

ROWTON HOUSES, LTD.

Chief Office : 16 GREAT GEORGE STREET, WESTMINSTER, S.W.

This Company has provided Hotels for working men in many parts of London. The number of buildings at present completed and in occupation is six, with a total of 3,793 cubicles.

Another building, which when finished will be the largest yet constructed, was commenced in 1903, and the addition of a new wing is contemplated in connection with the Rowton House at King's Cross.

In nearly all cases the houses are full nightly, and at some of the buildings men have to be turned away nightly.

The charge for accommodation is 3s. 6d. for seven nights, or 7d. per night. The tariff is within means of the poorest, and dining, smoking, reading and writing rooms, with newspapers, games, books, and magazines are supplied free of charge.

The Company paid a dividend of 5 per cent. on ordinary shares, leaving a balance of £2,357 2s. 2d. to be carried forward.

THE METROPOLITAN PUBLIC GARDENS ASSOCIATION.

Office : 83 LANCASTER GATE, LONDON, W.

The objects of this Association, which was formed in 1882, are to provide recreation grounds for the young, resting-places for the old, and breathing spaces for all, in the more crowded and poorer parts of the Metropolis.

The Association is most energetic in giving public seats, trees, drinking fountains and gymnastic apparatus to various local authorities, and in opposing encroachments on disused burial grounds and open spaces.

The value of the work of this Association cannot be over-estimated, and deserves to receive every possible encouragement ; and it should be remembered that this work of giving healthy open spaces for the dwellers in our crowded and unhealthy slums, of beautifying our streets by the planting of trees, and the provision of public seats, etc., is entirely dependent for its success on public subscriptions.

THE BIRMINGHAM ROWTON HOUSE.

Offices : 37 NEWHALL STREET, BIRMINGHAM.

This has been erected practically on facsimile lines to the London houses.

The Birmingham house, Alcester Street, provides accommodation for 819 men, and the charge for a cubicle with the use of dining rooms, lavatories, and other conveniences is on the basis of 6d. per night.

HOMES, LIMITED.

Offices : 45 NEWHALL STREET, BIRMINGHAM.

This Company was formed in 1903, and has erected a block of buildings in Palmer Street, Birmingham. The building contains 16 three-roomed houses at 4s. 6d. per week, 16 two-roomed houses at 3s. 9d. per week, and 28 one-roomed houses at 3s. per week.

COLMORE BUILDINGS.

HOSPITAL STREET, BIRMINGHAM.

In addition to the two foregoing buildings erected in Birmingham, Mr. Cregoe Colmore has built a set of flats—"Colmore Buildings"—in Hospital Street, Birmingham.

The building contains 23 separate tenements containing two and three rooms at rents of 4s. 9d. and 5s. 9d. and 5s. and 6s. respectively.

So far this building has been very successful, the number of voids being almost nil.

GENERAL,

THE PROVIDENT ASSOCIATION OF LONDON, LIMITED.

PROVIDENT HOUSE, 72-74 BISHOPSGATE STREET WITHOUT,
LONDON, E.C.

This Association helps working men to buy their own houses. It does this in several ways, the most interesting of which is the combination of house purchase and life insurance. Full particulars can be obtained from the above address.

GARDEN CITY TENANTS, LTD.

22 RED LION SQUARE, LONDON, W.C.

Objects : To promote the erection, co-operative ownership and administration of houses for working men and others on the Garden City Estate by methods similar to those adopted by the Tenant Co-operators, Ltd., and the Ealing Tenants, Ltd.

The work of the

CO-PARTNERSHIP TENANTS' HOUSING COUNCIL,

22, RED LION SQUARE, LONDON, W.C.,

should also prove of very great value. They get over one of the great deterrents to a working man owning his own houses by allowing him, if he has to leave the neighbourhood, to get rid of his responsibilities in the form of shares, or he can, if he likes, retain his shares and receive his interest on them. This gets over all the difficulty of being saddled with a house to let with repairs, etc., to pay for, or the possible worse contingency of being forced to sell in a hurry at a big sacrifice.

APPENDIX III.

BOOKS OF REFERENCE.

History of the Corporation of Birmingham, in 3 Volumes, by J. T. BUNCE and C. A. VINCE. Published by Cornish Bros., 37 New Street, Birmingham.

Report by the Medical Officer of Health on Infant Mortality in Birmingham.

Report by the Medical Officer of Health on the Unhealthy Conditions in Birmingham.

Report by the Medical Officer of Health on the Floodgate Street area in Birmingham.

- The Housing Handbook*, by W. THOMPSON, Richmond (Surrey) Town Council. Published by the National Housing Reform Council, 432 West Strand, London, W.C.
- The Example of Germany*, by T. C. HORSFALL. Published by Shenatt & Hughes.
- Brains Better than Bets or Beer*, by JOHN BURNS, M.P. Published by the Clarion Press, 72 Fleet Street, London, E.C.
- Homes of the London Poor*, by OCTAVIA HILL. Published by Macmillan & Co., London.
- Glasgow Municipal Commission on the Housing of the Poor*. William Hodge & Co., Glasgow and Edinburgh.
- Licensing in the City of Birmingham. Birmingham Surrender Scheme*. By ARTHUR CHAMBERLAIN, Chairman of the Birmingham Licensing Committee. Published by Cornish Bros., Ltd., 37 New Street, Birmingham.
- Extracts from the Minutes of Evidence taken before the Municipal Commission on the Housing of the Poor appointed by the Corporation of the City of Glasgow, 1903*. Percival Jones, Ltd., Town Hall Printing Offices, Edmund Street, Birmingham, 1904.
- Appendix to Report of Housing Committee, October 20, 1903*. Percival Jones, Ltd, Town Hall Printing Offices, Edmund Street, Birmingham, 1904.
- History of Liquor Licensing in England, principally from 1700 to 1830*, by Sidney and Beatrice Webb. Published by Longmans Green & Co., 39 Paternoster Row, London.
- Housing by Voluntary Enterprise*, by JAMES PARSONS. Published by P. S. King & Son, Great Smith Street, London.
- Report of the Housing Committee*, presented at the Meeting of the Birmingham City Council, June 12th, 1906.

Housing Reform

By JOHN S. NETTLEFOLD.

Everyone is agreed that something must be done to stop the present unnecessary waste of life and health in our big cities. The object of this lecture is to lay before you a complete policy for mending or ending existing slums, maintaining the improvements effected, and preventing the erection of new slums. You will be shown first what has been done by the City Council Housing Committee, and then what they want to do ; but all this work will be of no avail without the assistance of the Health and other Committees of the City Council, as well as of the City Magistrates.

The Housing Problem must be solved by individuals for themselves, as well as by Local Authorities for the community, and in this direction the Health Committee Lady Visitors have done great good in teaching the tenants of small houses how to make the best and not the worst of their surroundings. This invaluable work could be largely augmented without the cost of a single penny to the rates by introducing into Birmingham, on an extensive scale, Miss Octavia Hill's system of rent-collecting by carefully-trained ladies.

Dealing first with some of the black spots in Birmingham, it is unnecessary to remind you that light and air are nowadays universally recognised to be essential to human health. In parts of Birmingham there are not only too many houses per acre without open spaces, and so forth, but the houses are badly arranged, huddled together in obscure, unventilated courts where the sun scarcely penetrates, and in which it is impossible to obtain fresh air. The houses, in themselves damp and dirty, are made worse by insanitary conveniences ventilating into them. The filth of years is stored between the floors and ceilings, ready to take advantage of the many cracks to spread all sorts of disease. Broken quarry floors resting on damp soil sop up the water used by clean tenants for washing their floors, and give it out again during the rest of the day, creating an atmosphere perhaps good for plants and vegetables, but most injurious to human beings.

It is by no means uncommon to find half-a-dozen dirty papers on the walls, which walls are also ornamented (save the mark !) with a matchboard dado, whose chief function is to hide damp and harbour filth.

affairs in St. Mary's Ward, down to St. Martin's Ward, is capable of very great improvement.

The next slide shows some of the property at the back of Digbeth and Meriden Street as it was not very long ago. Few of the courts are open to the street, and in Nos. 12, 13, and 14 it is especially evident that the inhabitants cannot get a sufficient amount of light and air.

The table below gives the death rates in some of the worst streets in the town.

Death Rates of Various Streets.

STREET.	Census Popula- tion.	Deaths in the Years.					Total Deaths	Deaths in Work- house.	Mean Death Rate.
		1899	1900	1901	1902	1903			
Allison Street ...	552	21	37	27	30	22	137	42	49·6
Andover Street ...	—	—	—	—	—	—	—	—	—
Banbury Street ...	149	6	7	2	6	5	26	4	34·9
Barn Street ...	452	23	12	8	17	16	76	11	33·6
Bartholomew Street ...	570	18	14	10	12	16	70	11	24·6
Bordesley Street ...	693	22	21	24	21	19	107	14	30·8
Coventry Street ...	473	19	18	13	13	9	72	17	30·4
Digbeth ...	579	20	27	11	10	8	76	10	26·3
Duddeston Row ...	312	10	10	11	8	16	55	20	35·3
Fazeley Street ...	570	15	9	18	12	8	62	5	21·8
Floodgate Street...	578	19	7	18	15	12	71	8	24·6
Gibb Street ...	147	8	2	2	3	6	21	—	28·6
Heath Mill Lane ...	671	21	20	16	14	14	85	5	25·3
High Street, Deritend ...	633	27	22	26	21	21	117	18	37·0
Little Ann Street ...	248	3	5	8	7	6	29	2	23·4
Meriden Street ...	551	19	22	15	16	11	83	21	30·1
Milk Street ...	525	20	10	23	13	21	87	16	33·2
Moores Row & River St.	154	4	11	8	5	4	32	9	41·5
New Bartholomew Street	166	5	3	4	4	5	21	4	25·3
New Canal Street ...	547	23	12	19	17	16	87	29	31·8
Oxford Street ...	320	13	10	15	11	4	53	14	33·1
Park Street ...	315	20	22	21	20	17	100	41	63·5
Park Lane & Well Lane	139	7	10	2	2	4	25	4	36·0
Pickford Street ...	282	5	7	7	8	6	33	4	23·4
Trent Street ...	252	8	5	5	6	10	34	6	27·0
	9,878	356	323	313	291	276	1,559	315	31·6

After looking at the map we have just examined, it is not surprising to find that the death rate in Meriden Street in 1901, 1902, and 1903 was as high as 30 per thousand, whereas the average for the whole city was about 18 per thousand. Park

Street, which shows the highest death rate since 1903, received considerable attention from the Housing and other Committees.

The next slide shows what has been done in Meriden Street. The Corporation have also been very busy in Park Street.

Pritchett Street. Demolished.—Slide showing No. 18 Court, Pritchett Street. The Housing Committee always have the houses repaired if it is in any way possible to put them into a condition fit for human habitation ; but in this case the arrangement and surroundings were too bad to make this possible.

Glover Street.—Rearranged under the direction of the Housing Department. Front houses have been taken out so as to convert each of these Courts into a terrace.

Each house has been provided with a proper sanitary sink. The pantries for food were cleaned and ventilated. Outhouses were rearranged and provided with modern conveniences. The ceilings have been taken out, and the cavities cleared of all filth. The walls were hacked and replastered, and bay windows provided, thereby letting the greatest possible amount of light and air obtainable in such a district into houses that have been rendered thoroughly clean and habitable.

The next slide shows a row of houses in No. 28 Court, William Street, which we hope soon to deal with. You will notice that the Court, or rather terrace, is open to the street, but the houses are in a most dilapidated condition. There have been many difficulties to overcome in connection with these houses ; these have now all been surmounted, and the work of repair will soon be commenced.

These buildings will be pulled down, and new houses will be erected by the owner, with through ventilation, instead of being back to back as at present, and each house will have its own washing and sanitary accommodation.

To show you the thorough way in which the work is done, there will now be thrown on the screen two pictures of interiors before repair and two pictures of interiors after repair (see illustrations 1 and 2). The Housing Department attends to every detail in connection with the houses.

I think the work of slum reform done under the Housing Department has been well done, but it is much better that you should judge for yourselves. A list of some of the properties dealt with has therefore been prepared, and you are earnestly invited to visit any convenient to you.



Illustration 1.

INTERIORS BEFORE REPAIR.

This disgraceful example is by no means unique. Yet there are still in Birmingham a few antiquated property owners and agents who complain of being harassed by the Corporation when they are called upon to thoroughly repair such places. The sanitary (or rather insanitary) arrangements we often find are too disgusting for pictorial representation.



Illustration 2.

INTERIORS AFTER REPAIR.

This shows a fire place which is safe to use when required, a weather-tight window and a wall with only one paper instead of the half-a-dozen or so we often find.

UNDER THE COMPLETE CONTROL OF THE HOUSING DEPARTMENT.

Courts opened and Houses repaired :—

14 Court, Glover Street.
 4 and 5 Courts, Glover Street.
 1 Court, Coventry Street.
 5 Terraces back of 100 to 105 William Street.
 Edgbaston Terrace, formerly 7 Court, William Street.
 5 Court, Barford Street.
 7 Court, Clarkson Street.
 17 Court, Dartmouth Street.
 11 and 13 Courts, Sheep Street.
 Brighton Place, formerly 20 Court, New Summer Street.
 61 Court, Bellbarn Road.
 23 Court, Hampton Street.
 Back of 88 New Canal Street.

Repaired :—

5 and 6 Courts, Tennant Street.
 3 Court, Landor Street.
 13 Court, Hospital Street.
 28 Court, Hospital Street.
 33 Court, New Town Row.
 47 to 55 Dartmouth Street.
 1 to 6 Manchester Street.
 72 to 77 New Canal Street.
 Vann's Buildings, Cooksey Road.

HOUSES REPAIRED UNDER ADJOURNMENTS WHERE THE WORK HAS NOT BEEN SATISFACTORILY DONE.

No. 41 Clarkson Street	...	...	Adjourned eight times before house was repaired. Work unsatisfactory.
No. 51 Court, Summer Lane	...		Six adjournments. Work unsatisfactory, and yard unpaved.
No. 1 Court, Banbury Street...	...		Five adjournments. Work unsatisfactory.
No. 27 Court, Hatchett Street	...		Four adjournments.
Nos. 6, 7, and 8 Courts, Cecil Street			Six adjournments.
No. 14 Court, New John Street	...		Four adjournments.

Each adjournment puts extra and unnecessary expense on the ratepayers.

There are other houses and courts where repairs have been executed by property owners themselves, not under the supervision of the Corporation, but under adjournments granted, in spite of the strongest and clearest evidence given by well-known authorities of the highest possible

standing. Work done under these adjournments has not been done thoroughly, and has brought discredit on the Birmingham Corporation in the minds of those who thought it had been supervised by the Housing Department.

That is not all. Repairs done under adjournments invariably cost the property-owner more in the long run than repairs done under the supervision of the Housing Department. There is, therefore, the double disadvantage of work badly done and greater expense to the individuals concerned.

It is necessary to explain that the Corporation is not in any way responsible for these results ; their officials have done their best to prevent such mistakes.

It is unfortunately undeniable that some people when left to their own devices do not do such thoroughly good work as when they are looked after by disinterested and energetic inspectors. If this were not so, then why have inspectors at all ? Bad work can, unfortunately, be only too easily hidden by those who have not got the interests of the people at heart.

In the opinion of some property-owners, not always the poorest, anything is good enough for tenants too poor or too ignorant to protect themselves.

These people consider that houses are better without a clean, well-ventilated pantry for keeping food ; that damp courses are mere fads ; that proper washing accommodation is a luxury, and that dirt between the floors and ceilings is one of the necessities of things.

Passing from that to another aspect of the question, the next slide shows an open space that has been formed by the demolition of a large number of insanitary houses without any cost to the Corporation. True, this open space is not in the most salubrious part of the town, but there are a large number of children living near here, and it would be a great boon if this could be preserved for ever for them to play in instead of their being driven on to the streets. The parks are too far away from this district for the children's use in their odd moments, and I cannot emphasise too strongly the importance I attach to multiplying the number of small open spaces in every district of the city. I am not now speaking of expensive ornamental parks ; they have their own value, but they cannot supply the need of which I speak. That need is for small open plots in every quarter, which should serve as breathing spaces for everybody, and as playgrounds for the children of the slums. There ought to be an open space within three minutes' walk of every town child's home.

Illustration 3 is a map showing open spaces in Birmingham.

You will notice that we are very short of lungs and playgrounds ; you will also notice 3,000 acres of land not yet built upon. Surely it would be well for us to see that this is properly



Illustration 3.

OPEN SPACES IN BIRMINGHAM.

Black represents land built on and developed.
White, inside boundary shown by Black Line, represents land at present uncovered or undeveloped.
Green represents present parks.
Blue represents reservoirs and pools.
Red represents playgrounds.

laid out beforehand, instead of being overcrowded, as it will be if the Corporation remains without power to interfere.

The following table shows the number of inhabitants to the acre of parks and open spaces in nine of the principal towns in England. It will be seen that the number of persons to the acre of parks, &c., in Birmingham is very large, our city being the worst but one in the list :—

NAME OF TOWN.	Population (1905).	Area of Town (in acres).	Total Area of Parks and Open Spaces inside and outside City Boundary (in acres).	Inhabitants per acre of park and open space.
Newcastle ...	264,511	8,453	1,285	206
Bradford ...	286,799	22,844	1,072	268
Leeds ...	456,787	—	1,288	355
Bristol ...	358,515	17,004	678	529
Manchester ...	631,185	19,893	1,146	551
Nottingham ...	251,671	10,035	332	758
Liverpool ...	730,143	14,909	949	769
Birmingham ...	542,959	12,639	529	1,026
Sheffield ...	440,414	23,662	381	1,156

The next slide shows the number of houses and courts dealt with by the Housing Department since they have been actually at work.

REPORT OF WORK DONE FROM JANUARY, 1902, TO MARCH, 1906.

Represented by the Medical Officer of Health	...	...	...	2,832
Rendered Habitable	...	...	...	844
Demolished	...	...	...	422
Converted to Workshops	...	...	...	21
Undergoing Repair	...	...	...	220
Pending lapse of Notice, also in respect of which negotiations are proceeding	...	...	...	1,325
Closing orders obtained	...	...	...	778
Courts opened	...	...	...	41
Houses repaired without notice	...	...	...	265

Considering the many difficulties there have been in the path of reform, this record is not exactly a bad one, but there is a great deal more to do, and the sooner it is done the better for all of us.

We have still in Birmingham many slums which are a disgrace to the rich who live so close in actual distance, and yet so far away in spirit, and which are at the same time a constant menace to the lives of the poor who dwell there.

The death rate of Birmingham is happily lower than it was a few years ago, but it is still far too high. Of 15 large towns in England, Birmingham's death rate comes in the middle. We ought not to be satisfied until it comes at the top. (See page 9).

That completes a description of the Housing Reform now being carried out in Birmingham, with the least possible expense to owners of small house property. Some people accuse the Housing Committee of ruining property-owners. They forget that the Housing Committee are in no way responsible for the condition of the houses represented to them as unfit for human habitation. All they are responsible for is to have thoroughly repaired, as soon as possible, all insanitary houses that are brought to their notice, and no pains are spared to keep the cost of repairs as low as possible. If the property-owners who say they have been ruined by those responsible for administering the Act of 1890 would realise facts, they would put the blame on those who for many years have been taking as much money as they can out of the property, and putting in the least possible. The policy of a stitch in time to save nine would save the Local Authority a great deal of trouble, and the property-owner a great deal of money.

Another matter that is a difficulty with many people is the rise of rents after houses have been repaired under the supervision of the Housing Department. But it must be remembered that the rent of a decent house should be higher than that of a pigsty. At the same time I would point out that by our method sanitary houses are provided in the city far more cheaply than could possibly be done by wholesale demolition and re-building, and it is one of the Housing Committee's principles, in the interests of both tenants and landlords, to preserve as many low-rented houses as possible. It would be a first-rate investment for a large proportion of those who live in the worst slums if they would pay another 1s. or so in rent, and thereby obtain a clean, cheerful home, where they could stay in the evening, instead of having to go out to amuse themselves in order to forget their sordid surroundings.

There is a small class to whom the rise in rent is a serious matter, and from whom it is impossible to demand an extra shilling or two for such a purpose. I refer to households consisting of two or three elderly or unmarried people, old couples or widows ;

BIRTH-RATES AND DEATH-RATES IN LARGE TOWNS.

69

TOWNS.	Death-rate.	Birth-rate.	Deaths under one year per 1,000 births.	Death Rate from					
				Smallpox.	Measles.	Scarlet Fever.	Diphtheria.	Whooping Cough.	Enteric Fever.
* London ...	15·6	27·1	131	·00	·37	·12	·12	·32	·05
Liverpool ...	19·2	33·2	154	—	·33	·41	·20	·20	·06
* Manchester ...	18 0	29·4	157	—	·37	·12	·19	·31	·09
Birmingham ...	16·1	29·2	155	·00	·44	·10	·18	·29	·07
Leeds... ..	15·3	27·1	152	·01	·24	·03	·10	·27	·11
Sheffield ...	17·0	29·7	167	—	·94	·22	·13	·29	·10
Bristol ...	14·7	26·9	122	—	·50	·10	·16	·34	·03
* West Ham ...	14·8	30·7	154	—	·35	·12	·26	·56	·10
Bradford ...	15·1	21·1	144	·02	·04	·15	·28	·36	·08
* Newcastle ...	16·8	32·1	135	·01	·13	·05	·19	·33	·04
Hull ...	16·0	29·8	153	·01	·08	·10	·27	·46	·08
Nottingham ...	16·6	26·5	155	·00	·91	·07	·19	·24	·09
Salford ...	17·2	30·5	150	—	·30	·28	·30	·19	·19
* Leicester ...	13·2	25·9	148½	—	·23	·15	·05	·22	·04
* Portsmouth ..	16·6	28·0	133	—	1·08	·05	·34	·22	·09

NOTE.—The figures for the towns marked * are taken from the Registrar-General's Quarterly Returns; those for the other towns were collected and published by the Editor of "Public Health."

the earnings of such as these are very precarious, and they do not require much house room. At the same time, the insanitary house inhabited by many of them, the rent of which is all they can afford, remains a danger and a menace to the community.

The question how to provide for this class of tenant, except by artificial means, is part of the poverty problem which has so far baffled all social reformers; at present the only way I see of meeting their requirements in the future is by means of one-roomed tenements, if and when there is a shortage in the supply of single houses at rents within their means.

It has been suggested that the profits promised from tramways—£60,000 to £70,000 per annum—should be used for demolishing our slums. I think you will agree with me that it is better to go on steadily with the work now in hand instead of stopping it all until we get these promised profits, which ought, when they are earned, to be used in the relief of the rates instead of in rewarding owners for owning bad property, which is what always happens when local authorities buy up and demolish the buildings in congested areas.

So much for curing old slums. In Germany the creation of new ones is prevented by what is known as the Town Extension Plan, and it is only by some such means that we can prevent the medley of streets, the absence of open spaces, and the ill arrangement of houses that one finds more or less in nearly every English suburb that is visited, and which will ultimately produce another housing problem quite as acute as that with which we are confronted to-day.

The uncovered land in most German cities is planned out as a whole before building is allowed.

It is recognised to be of the utmost importance that before any new suburban area is developed it must be considered and planned out as a whole before a single street is cut. The matter is not considered from merely a commercial point of view, but from the hygienic and artistic points of view, neither is it the product of one man's brain. The highest authorities take part in the preparation of the plan. Property-owners are also consulted, in addition to which they are protected by the plan being laid open to the public for the space of four weeks, during which time anyone may raise objections.

The plan contemplates and provides for the future development of the whole of the land within the city boundaries. It settles the direction, width, and nature of the streets. By this means a symmetrical plan is obtained, providing wide avenues for main traffic between the centre and the suburbs, narrower streets for ordinary traffic, and again narrower and less expensive streets for purely residential quarters. Parks and open spaces are provided for before the land has risen to building value, and also the sites for public buildings.

Districts are allotted for factories, due regard being taken to the direction of the prevailing wind, so that smoke and unpleasant smells may on most days of the year be blown away from, instead of on, the town.

These factory districts are provided with railway lines, so that goods may be loaded straight into the trucks and go direct to the goods station, thereby avoiding the trouble and expense of loading into railway vans. This provision also avoids the annoyance to the general public, and the wearing away of the streets that are caused by these heavy and unwieldy vehicles.

The future town is divided into zones; high buildings close to each other are allowed in the centre, and further out only lower buildings are allowed to be erected, with greater spaces between them. In fact, all the requirements of a healthy and pleasant city are thought of and arranged for beforehand.

This commonsense method is also applied to towns already in existence. A plan is made of how the authorities would like their town to have been arranged, and street widenings, etc., etc., are gradually carried out in accordance with the complete scheme.

The results have proved satisfactory to land-owners as well as to the community. In Birmingham, on the other hand, all of us have seen the dreary streets of monotonous houses, all built chock-a-block without any provision of open spaces and the other things necessary to public health, the houses themselves often being of the shoddiest and most inadequate description.

It is impossible to say at present whether Birmingham can follow the example of Germany, and if so, how it is to be done; but the town extension plan is not a visionary scheme. Mistakes have been made in carrying it out, but it has, on the whole, had such satisfactory results on the continent that I ask for your very careful attention to the subject.

Bournville, Port Sunlight, Garden City, and other estates show what might be accomplished if English local authorities could and would take the matter up.

In many continental towns an active and progressive policy of municipal land purchase is persistently followed. This greatly assists the town extension plan where it is adopted, but is not absolutely essential to it.

Amongst other advantages, this municipal land purchase policy greatly facilitates a movement that will appeal to many people, viz., that of enabling and assisting the tenant of a small house to gradually purchase the house he lives in.

It also enables the local authority to encourage and assist in various ways private individuals or public utility companies willing to provide small house accommodation at a moderate rate of interest.

The next slide shows a plan of a portion of our Birmingham suburbs, which you will see has been laid out without any forethought whatever. It is near the fever hospitals, and perhaps some would not like to live there at all; but others are obliged to, and surely the conditions of life should be made as pleasant or as little unpleasant for them as possible.

A glance at the plan will show a large number of side streets connecting what ought to be two main streets, but some of the side streets are as wide, if not wider, than the main streets, and there is no provision whatever for open spaces and the other requirements of a healthy community.

It is not so easy to undo what has been done, but at least the land still uncovered ought certainly to be at once mapped out on a comprehensive, intelligent, and far-seeing plan.

The next slide shows a piece of land somewhere about the same size as the last one, all laid out beforehand. It is Kastel, a small town in Germany. The authorities not yet been able to reform the old part of the town as they would have liked to, but they have laid out the surrounding land with wide streets for main traffic, some going straight into the country, and another going round the town, being what they call a "ring street." The side streets are kept narrower than the main streets in order to keep down the cost of land allotted for housing purposes. Parks and open spaces are provided for before the land has gone up too much in value.

Sites are reserved for public buildings and large private buildings.

On the land coloured darker closer building is allowed than on the land coloured lighter, but in neither case is the building so close as that in the old part of the city.

As you are probably aware, in August last a deputation from the Housing Committee was sent to Germany to study the working of their Town Extension plans.

The next slide is a map of Germany, showing the route the deputation took. We left Birmingham on a Saturday, arriving at Berlin the following evening. Two complete days were spent there. The next morning we left for Nuremberg, where we arrived in the evening, leaving early next morning for Ulm, where we arrived in the afternoon tired and hungry. The remainder of that afternoon and most of next day was spent learning what had been done in Ulm. The following evening we left for Stuttgart, so as to be ready for work next day. After two days' work in Stuttgart we left for Mannheim. On the following evening we left for Frankfort, having spent a busy day finding out what had been done in the largest chemical manufacturing centre on the continent, if not in the world.

From Frankfort we went to Cologne where a day was spent examining into the results of one of the earlier attempts at town

The old part of the town, where the buildings are highest and naturally very close together, is coloured blue. Red denotes the parts of the new town, where only lower buildings are permitted with certain spaces between each. On the parts coloured green only lower buildings still are allowed, and greater space is required between the buildings. It will be seen that one portion opens straight to the country round the town (white), which is undeveloped, thus permitting the freer access of unpolluted air to the whole town.



Illustration 4.

COLOGNE.

Showing the outer
ring of parks and
gardens round
Vienna, connected
by tree-planted
streets.



Illustration 5.

VIENNA.

extension plans, and also getting information on their system of taxing unearned increment, as well as their plans for assisting public utility companies to build working-men's dwellings. From there we went to Dusseldorf, which lies adjacent to Westphalia, as Smethwick does to the Black Country, but it is very different to Smethwick. It is most beautifully planned, with the result that large numbers of rich manufacturers have of late years taken up their residence there, and now spend their money in the town. The housing accommodation for working men is also much above the average.

This completed our business, and we arrived home on Monday, August 14th, having spent 16 days visiting eight German cities, in seven of which we obtained most valuable official information, bringing with us plans, papers, and books that will provide many months if not years of patient study and strenuous work.

Illustration 4 is a plan of Cologne. The old part of the town, where the buildings are highest and naturally very close together, is coloured blue. Red denotes the parts of the new town, where only lower buildings are permitted with certain spaces between each. On the parts coloured green only lower buildings still are allowed, and greater space is required between the buildings. It will be seen that one portion opens straight to the country round the town (white), which is undeveloped, thus permitting the freer access of unpolluted air to the whole town.

In the part coloured green is another example of the ring street. If Birmingham had a tree-planted ring street, with trams, it would be quick and pleasant to get from Selly Oak to Sparkhill, instead of having to go into the town and out again, which is now the only way for those who cannot afford to keep a carriage.

Illustration 5 shows the outer ring of parks and gardens round Vienna, connected by tree-planted streets, all acquired before the town had reached out so far, and thereby driven up the price of the land to a prohibitive figure.

The purchase of Warley Park was objected to in the City Council because it was outside the city boundaries, and yet it is only possible for towns to acquire parks by going where land is comparatively cheap. It would be obviously impossible to provide a park in the neighbourhood of New Street.

Those who opposed the acquisition of Warley Park protested most eloquently that they were not against the provision of Parks for the People, but that they were against our Corporation buying land for that purpose in the only positions where it is possible to do so, viz., at some distance from the centre of the City.

The next slide shows a new road being projected into the country before, perhaps, it is absolutely necessary. In the future, however, the community will benefit.

Wiesbaden.—Here are pictures of some of these roads made in advance, showing tramways and motor tracks, cycle track, road for horse vehicles, foot promenade and riding alleys.



Illustration 6.

It is only by such forethought that separate provision for different sorts of traffic can be made without overwhelming expense. How splendid it would be for all of us if the rulers of Birmingham 50 or 100 years ago had exercised similar forethought with regard to Harborne Road, Bristol Road, Hagley Road, and other main arteries. The original cost would by now have been more than recouped.

Here is a slide showing an example of thoughtless waste of money, making a great wide street where it is not required, causing great expense in upkeep, to say nothing of the clouds of dust that blow about to everybody's annoyance in windy weather. It is this sort of mistake that partly accounts for the flats in so many parts of Germany.

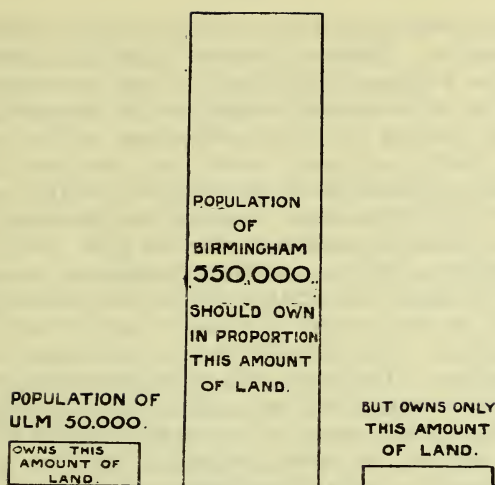
In Ulm, on the other hand, the Local Authority is endeavouring to educate the people to live in single houses, and with that object in view they keep down the cost of single houses by arranging for cheap narrow streets where there is no main traffic, and where all that requires consideration is the convenience of those living in the street.

The requisite amount of light and air is obtained in front by setting the houses back a little from the road, and at the back by means of gardens which you see are made the most of by the tenants.

Another interesting feature is that the tenants are encouraged and assisted by the Corporation of Ulm to purchase the houses they live in; subject to certain restrictions that prevent them from sub-letting or speculating.

This operation is made easier in Ulm by the fact that the Corporation owns four-fifths of the land within the city boundaries.

Ulm owns 910 acres. Birmingham in the same proportion to its population should own 10,010 acres. She does own only 550 acres.



These squares represent the amount of land Birmingham would own if it had as much in proportion to its population as Ulm has, and also the amount of land Birmingham actually owns within the city boundaries. It must not be forgotten that by far the larger portion of the land now owned by Birmingham is already covered by buildings, and therefore not available for housing, whereas in Ulm the reverse is the case.

A policy of municipal land purchase energetically and prudently pursued in Birmingham would undoubtedly greatly improve our Housing conditions, and would incidentally materially relieve our rates. Suppose, for instance, that in addition to the £2,000,000 sunk in the gas undertaking in 1875 another £2,000,000 had been judiciously sunk in land on the outskirts of the then existing buildings. I venture to say that the unearned increment in Corporation land that would have gone indirectly into the pockets of the ratepayers between that time and this would have been at least equal to the profits on our gas undertaking, which have been considered so satisfactory by most if not all Birmingham men.

The next slide is a picture of the double houses in Ulm, which are, with the assistance of the Corporation, being gradually acquired by those who live in them. There is really no sufficient reason why Birmingham working-men should not have similar houses instead of the monotonous boxes now inhabited by the great majority of our working classes.

One of the difficulties in town extension plans in Germany, and the same thing would arise in England, is the division of land amongst a lot of small owners. This is got over in Germany by a very simple method.

This slide shows you the land divided up into small plots, each belonging to a different person. The thin lines show the divisions of the various ownerships. A plan is made of how the town ought to be developed regardless of ownerships. Calculation is made to find out what percentage of the total land is required for streets and open spaces, and each individual owner receives back a percentage of his original holding equal to the percentage of the whole area available for building. The new plot is given as near as possible to the old plot, and the question of corner sites, etc., etc., is carefully considered, and taken into account. It is almost invariably found that the smaller plot of land returned to the owner is more valuable than the larger plot originally held. The smaller plot is convenient for building, the larger was not. This next slide shows you the same piece of land after being planned out and redistributed as described.

In Frankfort this is done by compulsion under a law known as the *Lex Adicke's*. In other towns it is done by agreement.

The advantage to small landowners is obvious. They are protected against neighbours who not unnaturally think only of how to make the most of their own land without considering their neighbours' interests. The same applies in a less, but still important, degree to large landowners.

The next three slides show the cutting through of a new street that is now being carried out in Frankfort. During the last twenty years or so several such schemes have been carried out, thereby facilitating traffic as well as improving the health of the town, and doing away with a large number of rookeries.

Birmingham has one Corporation Street; she could do with ten more. It is sometimes said that the town extension plan is no use to Birmingham because most of the land within the city boundaries is already built upon. That opinion is due to a misunderstanding; the principle can be and should be applied to existing towns, as well as to uncovered land on their outskirts.

At Mannheim we saw in process the gradual reformation of what had been a most insanitary suburb, with narrow streets and unhealthy houses. A complete general plan was made of this suburb as it ought to be. The main streets are to be wide enough for general traffic, the side streets never less than five yards wide, and wherever possible not less than eight yards. No sudden clearance was made, but old buildings are being demolished a few at a time, and the streets are gradually being widened in accordance with the general plan.

This is an excellent example of what can be done, in spite of great difficulties, by a carefully-conceived, consistent policy courageously carried out by a far-sighted, prudent, and persistent Local Authority.

In many towns in Germany the local authority encourages and assists in all sorts of ways private individuals and public

utility societies willing to provide workmen's dwellings at a restricted rate of interest on their capital. Here is a slide showing buildings of one of those undertakings.

An interesting point is the provision of a nice playground for the children behind the houses, thereby keeping them off the streets.

There are several public utility societies in England with the same ideals, managed by capable business men for the good of the people. One of these, the Co-partnership Tenants' Housing Council, has already done excellent work by starting on sound lines Co-partnership Tenant Societies in various parts of the country.

Some, at any rate, of the instruments necessary to the Housing policy laid before you this evening are already here in England waiting for us to make use of them.

The next slide is a photograph of a newspaper published in Frankfort by a small company that works on lines very similar to those of Miss Octavia Hill in London. It undertakes the management of small house property, guarantees the rents, looks after the tenants, helping them to help themselves, treating them as friends, and not as mere rent-producing animals. It also brings owner and tenant together by publishing regularly a list of houses to let, with all particulars as to price, etc., etc. The result has been most satisfactory, and it is sincerely to be hoped that the Corporation and the public of Birmingham will not hesitate much longer before encouraging and assisting such an important branch of Housing reform.

Also in Stuttgart they have a system of house inspection, carried on by over 100 voluntary workers. Houses are visited continually, and these voluntary inspectors from time to time make reports on the conditions they find to a special office known as the Housing Office. When necessary, pressure is brought to bear on landlord or on tenant, or on both as required, and if this fails, then the police prosecute. This department also issues a Municipal Register of all the houses in the town on similar lines to that on the screen.

The house agents at first opposed this system of registers, thinking it would ruin their business, but they now find it helps them to make their living with less work and worry, at the same time as it assists the sanitary authority and benefits the community.

Some say that bad housing conditions are all the fault of the tenants; others that they are all due to the landlords. In my opinion both statements are only half-truths. It is really six of one and half a dozen of the other, and for that reason some such method as that so successfully carried out by Miss Hill in London is to-day urgently required in Birmingham, in order to break the vicious circle, bad landlord, bad tenant—bad tenant, bad landlord.

A few weeks ago Mr. R. H. Best and Mr. C. Perks very kindly took me to see various houses in Birmingham, and demonstrated most forcibly how much more healthy, cheerful, and comfortable houses are when landlord and tenant pull together than other houses at similar rents when the landlord's only object is to get as much as he can out of the houses, and when the tenants have no house-pride. It cannot be too often repeated that the satisfactory solution of the Housing Problem depends upon individuals as well as upon governing bodies.

Let me say, in conclusion, how delighted we all were with the general idea of the town extension plan, and how in our minds it seems possible only by some such means as this to prevent the erection of more slums round Birmingham.

It has been my endeavour this evening to give you some idea of the results of past efforts, present developments, and future plans in this direction in Germany and England.

I do not for a moment pretend that no mistakes have been made, or that many things have not been done which would not suit our ideas.

The motive of the Housing Committee's deputation was general inspiration, not slavish imitation, and if only I have interested you in the policies of : (1) Mending or ending existing slums ; (2) Miss Octavia Hill's system of rent-collecting ; (3) Town extension plans, including the provision of open spaces ; (4) Municipal land purchase ; (5) Practical, official encouragement and assistance to Public Utility Societies, like the Co-partnership Tenants' Housing Council, and many others ; (6) Helping tenants to own their own houses—then our evening has not been wasted.

These six progressive policies, apparently separate, but really interdependent, are everywhere receiving earnest consideration and close attention. Housing reformers never meet without discussing one or more of them. They are worthy of your most earnest and careful consideration.

A short summing up will shew you the completeness of the policy laid before you.

In the first place it has been explained to you how existing slums are being mended or ended in Birmingham ; the next question is how to keep them right after being thoroughly repaired ; and there, among other things you have to fight three great evils : drink, dirt, and improvidence. Drink is a matter for the Magistrates, and, therefore, not dealt with in this lecture. Dirt and improvidence can be, and in other places have been, conquered by Miss Hill's system of rent-collecting, and also by helping tenants to acquire the house they live in. The next step is to prevent the creation of new slums, and this can be done by the policies of Town Extension plans and Municipal Land Purchase.

If Birmingham resolves to grapple seriously with this urgent and difficult housing problem, then a real step will be made towards improving the conditions of life of our poorer fellow citizens. Birmingham is proud of her reputation. Let us take our proper place amongst the great cities of Europe in that most important matter—Housing Reform.

So long as human nature is human, so long will this and other social problems be with us ; let us not hang back on that account, but rather let us do what we can to make it easier for human nature to go right, and less tempting for it to go wrong. The working men of Birmingham can, if they will, greatly improve the housing conditions of the city they live in, and if they will let me help, I shall be very grateful.



